

# The DIGNITY of BUSINESS

Thoughts & Theories on Business  
& Training for Business

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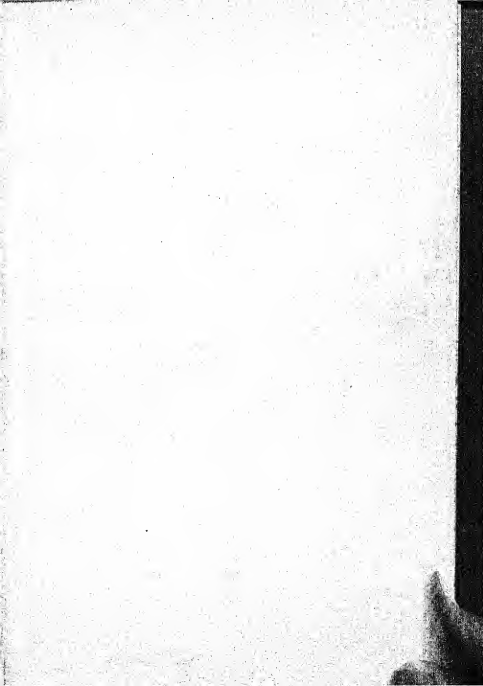
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# TO THE READER

## By way of Explanation

**T**HIS SERIES OF ARTICLES is principally addressed to parents and all those guiding and influencing young men in the choice of a career and training them for the work of life.

The proposals I am advancing are that we should take greater advantage of the all-powerful possibilities of education and thoroughly train more of the best of our race for commercial careers.

World wide as our national trade is, we still want more work for British workers and British workshops. Though we have just experienced, in common, however, with the rest of the industrial world, the result of record business, it is vitally necessary, in order to establish greater prosperity and security, to obtain more business. Our leaders of commerce are amongst the great commercial leaders of the world, but we want more leaders. With a keener world competition to face, we want more weapons in our national equipment. We want to take England's wasted and undeveloped lives and make them pro-

ductive. We may muddle through many forms of national crisis, but once our trade declines, no process of muddling through will revive it. Indeed, if it should decline, it is doubtful whether we, as a nation, or our trade, could rise again from the blow.

While I do not, for a moment, believe that mere education will make a business man, I do believe that the recognition of business by our Public Schools and Universities, in establishing suitable curricula, would train our young men towards business rather than away from it. Further, in the building up of character—a work in which they lead the world—they would, with greater sympathy towards business and the recognition of business, inculcate broad general principles upon which the finest type of business man could be built.

To summarize the suggestions I am endeavouring to develop, they are: First. The Establishment of Business Curricula at Public Schools and Universities, as well as specialized commercial training schools. Secondly. To secure for business fuller recognition as a career of dignity. Thirdly. To urge the need of a better understanding between employer and employed.

Finally. To secure for our National trade addi-

tional and more enterprising Government support.

The result of the adoption of my proposals would be, I believe, to improve the coming generation of business men and direct the thoughts of many young men who might otherwise lead under-developed lives into productive channels, thus aiding in the preservation and the expansion of British trade in spite of ever-increasing competition.

H. E. MORGAN



## WASTE MATERIAL

*Showing that our National Business, which cannot afford to lose a single able man, is, through ignorance and prejudice, deprived of much good material.*

IT is characteristic of our national temperament that we have never seriously considered the possibility of losing our trade supremacy. The average Englishman has a way of neglecting that kind of reflection and of doing the job immediately in front of him undisturbed by broad national issues. It is good enough for him that his morning newspapers, from time to time, publish a list of comparative figures of exports and imports, and that in the matter of business the United Kingdom has still a lead of both the United States and Germany. Beyond that he is not particularly interested, and he probably omits to notice that those two countries are lessening Britain's lead year by year and are creeping up to the position which this country has held unassailed for so long.



## WASTE MATERIAL

Business, like other spheres of human activity, is subject to the law of the survival of the fittest. Humanity may induce us to preserve the lunatic, but it will never lead us to foster the bad tradesman. We leave him the moment we can transfer our custom to a better man. Broadly speaking, what is true of individuals is equally true of nations, and so we may confidently say that this country will keep her trade supremacy only just as long as there is no abler competitor in the field. The moment such a one arises she will be deposed as surely as is the inferior grocer, draper, or other small tradesman when ousted by the departmental store. That is the plain truth of the business code. Competition, in its sternest form, keeps alive a war of

## WASTE MATERIAL

efficiency, in which no quarter is given and which no peace ever concludes.

Years of unquestioned superiority have served to blind our eyes to the possibility of national failure, and it is the plain duty of every thinking man in this country to realize the tragic consequences of such an event. The integrity of the Empire depends on the maintenance of its trade supremacy. Without that superior wealth which commerce alone can bring, it will be impossible for us to maintain our naval standard. Trade provides the sinews of war, and, what is more important, the backbone of defence. As our material prosperity declines our national influence throughout the world will decay. Those rivals who have beaten us in the field of

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commerce will, as a natural corollary, usurp our place in the field of government. From that exalted and unrivalled position of riches and power which we at present hold, we shall descend into the pitiable condition of a second-rate nation, with a poverty-stricken populace at the mercy of any continental Power who cares to assume authority over us.

It may be asked why, if the British race has once captured the markets of the world and attained a position of superiority over other nations, we need fear the increasing competition of those nations? The answer lies in the changed conditions which are at present governing international trade. Some are fond of boasting of our national genius for trade. Napoleon's sneer at the "Na-

## WASTE MATERIAL

tion of Shopkeepers " has even been regarded as a grudging appreciation of our " inborn " faculty for commercial success. Be this as it may, there is no doubt that any " faculty " or " genius " we may possess has been amply supported by opportunity. Our insular position has made us singularly immune from attack from without, and it has bred a race of seafarers and adventurers who early carried the flag of British commerce to the uttermost corners of the earth. As they say in Canada, " we got in on the ground floor." At home we have avoided the continental habit of civil war and enjoyed a settled form of government. While the British merchant fleets were faring across the sea with their merchandise, while the British

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manufacturer was quietly at work within the confines of his island home, some of the countries which are now his chief competitors scarcely existed even in name. Our national resources of coal and iron were amply exploited. The supremacy of British commerce was assured before either Germany or America was out of swaddling clothes. The start in our favour was enormous. The cause for anxiety lies in the fact that such being the case those countries have so quickly become our serious rivals. While we have progressed, they have made more rapid progress in the race. The advantages of peace, cohesion and security have now been fully seized by others for scientific development and organization; good use has been made of natural re-

## WASTE MATERIAL

sources in many cases superior to our own. We are now faced with the serious menace of competition in those markets which were formerly our unquestioned monopoly. We have been caught, and the fight is now between equal nations.

It follows that the time has come when we must look more closely into the business problems of the day, when we must take urgent steps to revitalize our national trade on a basis of modern efficiency, in order to beat our competitors. It will be obvious that commercial supremacy must rely ultimately on the business community itself. Personnel is nearly always the first consideration of any business, and the questions which present themselves at the outset are, "Is the business

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man of this country, generally, as efficient, as well trained and as enterprising as his foreign competitor?" "Is commerce in this country supported by the best brains?"

A curious feature of social life in England is that want of distinction always attached to commercial pursuits. This surviving feudal sentiment has tended in the past to draw away much promising material from commercial life. The English father in too many cases, when faced with the eternal problem, "What shall I do with my sons?" avoids the answer which would be most to the advantage of his children, and prefers to see them struggling in the over-crowded ranks of some "respectable profession" or other than leading the productive life

## WASTE MATERIAL

of men of business. Business has been socially "under a cloud." It confers no real social standing upon those who follow it and is in some quarters still looked upon with distrust as a comparatively disreputable or even dishonest calling. Business men themselves are often not least to blame, as they use the money they have made in business to disassociate their sons from it. The effect is that the personnel of our national business is recruited from below rather than from above. The young men who have had what may be taken as the greatest advantages of education, in upbringing and environment, are not encouraged to regard business as a possible outlet for their energies. If they take it up, they do so



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as a last resource, regarding it as something of a degradation, and lacking that enthusiasm for it which surely could be instilled into them by training, and without which success is unlikely.

Our educational system as represented by the curricula of our ancient public schools and Universities ignores business as a career for young men of to-day. These educational centres, which inevitably attract the boys of parents who have attained a certain standard of wealth, do not profess to train them for commerce. It is not too much to say that the training they do provide is directly unsympathetic with the business life. Early educational surroundings form the most important factor in deciding the future profession of any boy. Is it

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likely that business will find many recruits in an atmosphere almost completely hostile to its claims?

Business is undignified! Business is synonymous with dishonesty and self-aggrandizement! Business is no occupation for men of intellect and training! It is monotonous—a life of drudgery! While such prevailing misconceptions are still fostered among the public and are encouraged by many educational authorities in this country, is it not rather a matter of wonder that we have kept our commercial supremacy at all? Here is an astounding fact that in Great Britain, in the centre of an Empire whose very foundations are commercial, nearly the whole of our educational system excludes the consideration that our

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young men may adopt commercial careers. The anomaly would not be so flagrant if that educational system were professedly liberal. But it is not. It is often professedly utilitarian. The authorities in control of the public schools and Universities have set before parents a utilitarian ideal of education—they exploit it in their prospectuses—they set out to train boys in the elements of their professions—and yet business, the most vital, the most productive, and the most interesting profession in the world, is left out! As a result the personnel of business in this country must inevitably suffer—for the young man who comes under the influence of these educational centres leaves them either to neglect commerce altogether as

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a profession or to enter it with an inefficient training.

Here again the business man himself is a little to blame. The man who never registers a complaint deserves the treatment he receives, and the British public has been singularly half-hearted in organizing any reform of our higher educational system. Even close corporations like public schools would have to give in to the demands of the public they serve. Truth to tell, the same social prejudice which brands business as an inferior occupation does its work in preserving our educational centres in their antiquated courses. If it is not "respectable" to be a tradesman, or a merchant, or a manufacturer, it is a social asset to have passed through the

## WASTE MATERIAL

training of a public school or University, and the rich business man is prepared to buy that asset for his son and to take chances as to the results of the "classical" education. As for some of the young men he employs he is apt to grumble a good deal over their "lack of interest" in their work and their habit of "watching the clock," but he never realizes apparently that it is an exceedingly difficult thing for any man to take an interest in work for which he has none of the aptitude or liking which might be produced by training.

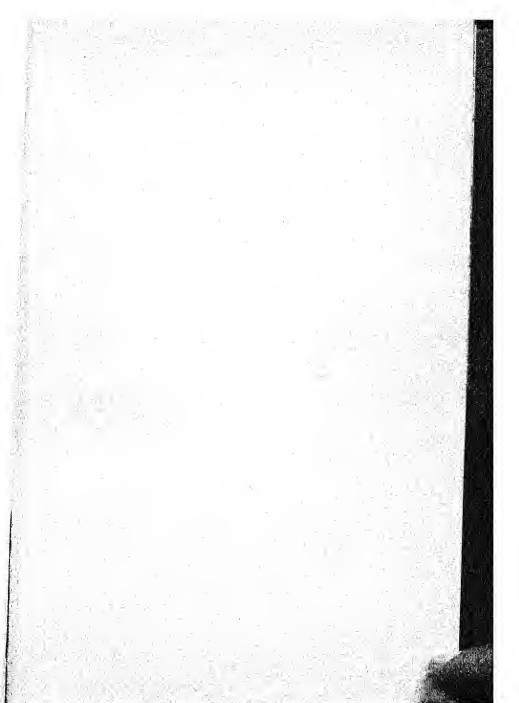
With a considerable section of the community thus alienated from the commercial world, it will be obvious that many men, who would be valuable and productive men of business, are being

## WASTE MATERIAL

lost to commerce. That is a loss which, in the present state of international competition, we cannot afford. It is much more important to us, at the moment, that we should have more good men of business than that we should overcrowd our learned professions with unnecessary lawyers, engineers or architects. If we are to retain that trade supremacy which is so essential to our material welfare, we must have *better men of business*. The personnel of commerce must be drawn from the best men the country can produce, men who have been subjected to the highest training, who will devote themselves heart and soul to the commercial ideal, who are more efficient, more energetic and more enterprising than their rivals. British

## WASTE MATERIAL

Business wants "speeding up," and this is the only way in which it can be done. Obviously the parent has here a clear duty, that of making this demand known and felt. A saner and broader scheme of national education, adapted to the training of business men and women, would not only have an inestimable influence on the future welfare of this country, but it would provide an immediate and desirable solution to the problem, referred to above, which at some time or another faces every father, as to how best to provide for the future welfare of his sons.





**"GOODWILL" AS A  
NATIONAL ASSET**

*Showing the great asset we possess  
and the need to take further steps  
to preserve it.*

GENERALIZATIONS usually contain as much error as truth, and it would be very unjust to attack, as a class, the business community of this country. The British business man has had many criticisms levelled at his head by more or less interested critics. He has been accused of obstinacy and dilatoriness, of conservatism and insularity. In his dealings with customers abroad, it is said that he pays scant attention to local requirements, that he refuses to change his traditional methods in the interest of new customers who require slightly different treatment, that he is slow in despatching goods ordered, and indeed shows a general tendency towards the "take it or leave it" method of business. If this is true, it can only be traced to two causes, the first, lack of that train-

## “GOODWILL”

ing, by which he might gain in breadth of mind and be brought to realize the complex conditions governing trade with other countries; the second, lack of governmental support and of any organization to bring home to him the special requirements of local markets.

There can be small doubt that the oversea trade of this country could be enormously stimulated by governmental support and encouragement, inspired by a much more active and missionary spirit than heretofore. Our present consular system, admirable though its methods may be, could be made much more valuable by the active and systematic dissemination to the exporter and manufacturer of more intelligent consular reports on the trade

## AS A NATIONAL ASSET

conditions of particular countries. The whole question of governmental interference in matters of trade is intensely difficult of solution. As a people we are instinctively suspicious of any attempt to regularize individual effort. System imposed by departmental decree is not an ideal which would ever present itself favourably to the British business community. This is not to say, however, that governmental encouragement and active support of trade, on a scale far more extensive than at present prevails, would not be welcomed and be a great power for good. There are many anomalies now hampering the business men of this country which can only be remedied by intelligent governmental action. Not the

## “GOODWILL”

least of these is the antiquated system of weights and measures, which in spite of repeated protest still prevails. The adoption in this country of the decimal metric system would mean the saving to our traders of many hundreds of thousands of pounds. The main work of any Government Department devoted to the interests of trade should, however, be of a missionary character. The British business man must be brought to see the opportunities which are his—he grasps them and some one else's if he does not grasp them. He must be taught the importance of finding the readiest foreign market for his wares, rather than waste his energies on cutting prices in the overcrowded home market. He must be kept alive to the necessity of incorporat-

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ing the newest labour-saving machinery into his business, and of welcoming rather than distrusting new inventions. Such work could well be stimulated by departmental energy. Our present Board of Trade is doing much excellent work, but this work would be a thousand times more useful if it were backed up by an appreciation of modern methods of publicity. It should advertise and make known the value of the services it could render.

It is unfortunately true that many of our business firms still distrust innovations. The adoption of the newest machinery, and the reorganization of business methods on the most recently-accepted principle, form the first duty of the modern business man. How can we hope to retain our supremacy over coun-

## “GOODWILL”

tries which are more alive to modern requirements and whose commercial army is much better equipped than our own? It matters not what heroes hold the fortress, or whose battalions are the most devoted, when the implements of war are antiquated and inefficient. We can scarcely hope to win the battle if we match our old muzzle-loaders against the latest inventions of the firm of Krupp.

Among all the criticisms of British business methods, which have been offered to us so unstintingly by the disappointed consumer, there has usually emerged one note of appreciation, intensely valuable to the prestige of British commerce. The dilatoriness and obstinacy which make the oversea buyer transfer his custom to the more up-to-

## AS A NATIONAL ASSET

date producer have never concealed one fact—that in dealing with Great Britain *he is sure of getting better workmanship and more uniformly honest treatment.* This reputation for thoroughness and fair play is an asset of which any British business man can if he so wishes avail himself. Every one knows the inestimable material value of an honoured business name. Such a name this country has in the markets of the world—representing so much undeveloped goodwill—and it is the perquisite of all who care to make honest use of it. Though our competitors have drawn level, we have still the power and the influence which only the tradition of centuries can bestow.

The reputation of this country in the matter of business is one which is in



## "GOODWILL"

danger of becoming shrivelled, and the chief need, as has been explained above, is for better guardians to watch over it. The future supremacy of Great Britain in trade and industry will depend mainly on the absorption into business of a better trained and more efficient personnel. To effect this, it is necessary first of all to destroy the unworthy prejudice which undoubtedly exists against commerce as a profession; secondly, to see that no man enters business life without at least the elements of business training. We cannot expect our business men to take that enlarged view of their vocation which is necessary under conditions of modern competition, unless their faculties have been developed by sound education. The listless and unenterprising

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worker is usually the creature of ignorance. He is listless because he is unaware of the wide interest of his work, he is unenterprising because he has never been trained to see beyond his nose. The production of a better type of business man is a task which must occupy our attention very seriously during the next few years, if we are to avoid the irreparable catastrophe of commercial defeat. The responsibility lies chiefly in three directions. (1) Those ancient educational centres which are absorbing the best type of young Englishman must be made to see how vitally they are shirking their duty, when they neither encourage their students to take up business careers, nor point out to them the advantage of such a course. (2) The business man him-

## "GOODWILL"

self must co-operate in the production of a more highly-trained employee—and keep himself always alive to the importance of special and general knowledge.

(3) The public at large must be brought to see that business offers a career of boundless opportunity, and is indeed as productive and noble a profession as any in the world. If no higher reason can persuade the British people to combine for effecting these reforms, then it must be pointed out that a decay of national wealth must be accompanied by a decay of individual wealth. When the flag of British commerce is lowered, then each one of us, however remotely connected with business, must inevitably suffer a decline in material prosperity. The British character, however, inspires me with

## AS A NATIONAL ASSET

confidence that such a contingency need never arise. We have great captains of industry in England. We want more such men if we are to hold our own. We have the material, but we must train it.

## FAULTS AND TRADI- TIONS

*Showing that tradition may be  
a deterrent factor in business  
enterprise.*

**A** STERN critic of England and the English has pointed out that our constant advertising of the statement that England still holds a lead in the volume and value of her export and import trade over Germany or the United States or other rivals, represents no honest analysis of the facts. "What boots it," he asks, "how fast England goes ahead, if her rivals go ahead faster than she does?" Statistics for the last twenty years tell us clearly that the influence of our great competitors has developed at an advancing rate of speed with which this country has not been keeping pace. True this development may in some measure be due to the fact that our rivals have only found themselves within very recent times, and are still impelled by the first

## FAULTS AND TRADITIONS

impetus of easy conquest, which is so encouraging a feature of early endeavour. The first steps in any sphere of work are often the quickest and the easiest, and too much may be made of figures which at first sight appear alarming. This is not to say that there may not be lessons we should do well to learn, even in the story of the quick rise to prosperity of our rivals. An instructive analogy might well be drawn from the field of sport—where our supremacy was in many instances undermined as soon as it was seriously challenged. A first principle of competition is to understand and appraise the weapons of one's adversary. Whilst we have been content to rely on an armoury which has served us well enough in the

## FAULTS AND TRADITIONS

past, Germany and the United States have been constantly revising and adding to their equipment. In urging an examination of that equipment, I do not, for an instant, advocate its wholesale imitation. There will be found, in any discriminating estimate of it, as many obvious faults from which we may profit as virtues which we may copy. Moreover, that equipment has been formed for special needs which may not be ours. Rather does it lie with the young men of business in this country first to examine, thoughtfully, the state of our own business world, and to improve by tracing the causes which underlie the success or the failure of our rivals. In that examination and in the adoption of reforms based thereon will be found



## FAULTS AND TRADITIONS

the salvation of our commercial supremacy.

By dint of much friendly and unfriendly drumming, we are gradually awakening to the fact that all is not well with our national business. Our faults are constantly paraded before us, but with that happy *insouciance* with which we meet all criticism we have paid little heed to warnings. This is due partly to the fact that our critics have a habit of hasty generalization, which has a merely partial application, and must contain as many grains of falsehood as of truth. There are, no doubt, in this country many business men whose outlook is parochial and confined, but on the other hand there is no country in the world which has produced more farsee-

## FAULTS AND TRADITIONS

ing, enterprising and courageous traders. Though some British firms are conspicuous for an obstinacy of method which must always keep them in the background of small achievement, yet there are as many ever ready to adapt themselves to changing conditions and new demands. The only justification for the sweeping method of criticism which huddles the good with the bad is that by centring attention on the failure, we may possibly produce a greater volume of success.

A saner method would surely be to take such national faults as insularity and obstinacy and to teach the rising generation of British commerce how to avoid them. It is doubtful whether any amount of preaching will convince the firm of

## FAULTS AND TRADITIONS

Brown, Jones and Robinson that by their obstinacy in refusing to comply with modern demands they are losing customers, or that by their insular outlook they are missing chances of expansion abroad. Those partners in unintelligence are probably too convinced of the "practical," "common-sensible" nature of their methods ever to budge from them. What, however, we can do is to see that the successors of Brown, Jones and Robinson have very different views about their business, and realize that to stay in one street and cut the prices of the firm over the way is not the limit of commercial enterprise. A few practical steps towards reform would be worth all the journalistic badinage that could be stowed into the hundred best books of

## FAULTS AND TRADITIONS

national criticism. This country could dispense with all its entertaining critics if in their place it could be provided with one or two intelligent reformers who would see to it that the rising generation were properly trained to a true realization of their commercial responsibilities and opportunities.

The young men who will one day inherit that trust have indeed much to learn, and the saddest aspect of the present situation is that little is being done to teach them. Where is that intelligent and practical system of education which is to equip them against the evils of insularity and obstinacy? What are our business leaders to-day doing to improve the type of their successors? Here

## FAULTS AND TRADITIONS

is the one great cankerous evil which must be combated with all our strength. We want better men of business. We want more leaders of business. We want twice the number of men who are as good as our best men. Can we hope to find them amongst the men whom we are sending to the front with little equipment beyond a heritage of imperfections? And this at a time when our rivals are increasing, day by day, the efficiency of the personnel of their commerce.

Evils there are, many of them, which the young man of the present must learn to avoid if he is to become the successful man of business of the future. He will find them amply illustrated in

## FAULTS AND TRADITIONS

the business world of to-day. Take, for instance, that dependence on commercial "tradition," which is nothing more than another aspect of commercial obstinacy. A too great reliance on tradition has wrecked many of the most renowned houses of commerce of the nineteenth century. A traditional method as regards detail makes too little allowance for constant changes of condition, which create new standards and make new demands. That chariness to effect alterations, which is often hugged as a virtue, is, in reality, an anæmic quality produced by mental inertia and sloth. Traditions of honesty, of workmanship, of consideration for customer and employee, are valuable assets in any business, but traditions

## FAULTS AND TRADITIONS

of organization, of method, and of activity are likely to become dangerous.

True, it is possible to overstep the mark of reason in the opposite direction and, by deserting the old traditional rule-of-thumb methods, to absorb recklessly every modern idea which is brought to our door by enterprising bagmen. Fortunately we have not fallen victims to the complete management of our daily affairs by a card index. The American trader, in his enterprise and desire for innovation, has created out of labour-saving appliances a hydra-headed monster which employs a special staff to minister to its many wants. Free from the restraints of custom, his experiments have been supported by a vigour and enterprise which we can scarcely

## FAULTS AND TRADITIONS

emulate, but that very freedom has led him into mistakes which we should do well not to imitate. American methods of business have had their influence on this side of the Atlantic, and that influence has not always been to the good. Imitation plays so large a part in our commercial life, that I cannot too strongly urge the young business men of this country to consider its good and bad sides, and to adopt some safe principle to guide them in the use of it. Whilst originality of conception should always remain to them a chief ambition, on the other hand that hackneyed catch-phrase of British publicity, "Beware of imitations," must not be construed too literally. For, indeed, the intelligent application of old ideas to new situations



## FAULTS AND TRADITIONS

requires so discriminating a touch as to amount almost to new creation; the diligent study and judicious use of the best work of predecessors and contemporaries is not only justifiable but highly desirable, on the understanding that the man who adopts this course does so with a *bona fide* desire of adding something, by his own effort, to what others have already contributed. If such a process deserves the name of imitation, it is not the same imitation adopted by the other man, who without ideas of his own, and without the ambition to get them, seeks a dishonest profit by a direct theft of the inventions of others. Sad to say, this petty larceny is no rarity. It exists as a discreditable feature of our business world. It implies a paucity of imagina-

## FAULTS AND TRADITIONS

tion destructive to all true expansion and enterprise. It is at the back of that parochial method of trade which consists in underselling the man over the way, rather than finding new and unexploited markets. It is degrading to the thief and degrading to the country to which the thief belongs.

Let each unit in the business community work out its own salvation, profiting as it may by the experience and discoveries of others, but earnestly striving to add some fresh product of his own to the general store.

Caution is constantly being urged as a business virtue, and yet I have known business men who have carried caution to so great an excess that it has paralysed all initiative. They have been so careful

## FAULTS AND TRADITIONS

to preserve their skins that they have never been able to increase their wardrobes. It is an overrated virtue, in many instances, and mere timid caution must give place to a judicious mixture of courage, enterprise and the judgment which brings success. This is no exhortation to rashness, but rather to prompt and bold decision, a faculty produced by training and dependent on knowledge. Once the facts are mastered, it should be easy for the efficient man of business to distinguish advantage from disadvantage, and if advantage means taking a risk, to rely with confidence on his own judgment. But efficiency such as this is not born in men; it is the product of education and experience.



## *HARD-,SOFT-andWRONG- HEADED METHODS*

*Showing that a much lauded  
quality is frequently a myth as a  
business asset.*

IN this country we have often shown an unfortunate tendency to make much of the so-called "practical" "hard-headed" manufacturer and merchant, and the "hard-headed" is none too slow in voicing his own opinion of himself.

It seems almost a heresy to inveigh against the "practical" man, and such is not my intention, but the word has come to be applied too often to that impossible person who relies on his own limited experience to lay down universal laws. He has spent his life in acquiring proficiency in minute details and has become their slave. He is frequently impervious to progress and has absorbed so much of the obvious and commonplace that he is inoculated against changes, ideas and innovations. How

**HARD-HEADED, SOFT-HEADED**  
often have we heard a narrow-minded and parrot-like repetition of common falsehood preluded with the remark, "I'm a practical man." One of the chief errors of this "hard-headed" gentleman is his roundly-expressed conviction that education is a "pack of nonsense" and that all the training a business man needs is to "go through the mill" and "get the nonsense knocked out of him." As a clever American once said, this process is not unlike taking a boatload of men to sea who had never been out of their depths, pitching them overboard and telling them to swim. Exceptional men may succeed in business in the face of educational disadvantage, but they are few in comparison with those who fail through improper or inadequate

## WRONG-HEADED METHODS

training. Dependence on tradition produces many of the hard-headed variety. Modern system and modern publicity, two branches of commerce which have revolutionized many trades and businesses, have no value in their eyes.

Take such an obvious business asset as publicity. The right use of advertisement, with its principles and application, is a subject which can be taught, and of which every young man entering business should know something. Publicity and salesmanship are allied subjects, and though considerable strides have been made in both these important branches of business, their full significance is in many cases only half realized. In order to sell anything it is necessary to make known



HARD-HEADED, SOFT-HEADED to the public the claims which the article in question has upon them, and how to do this in the most attractive and arresting manner is a subject for great thought and study, involving a real, if unconscious, knowledge of psychological conditions. There is no advice I would urge more strongly on the young business men of this country than that they should train themselves in the qualities of effective salesmanship. Know how to present your wares to the best possible advantage, so that their attractions are realized by the greatest number. Here, at least, the present generation is by no means perfect, and all the honesty of treatment and thoroughness of workmanship in the world will not bring success, in these modern times, without

## WRONG-HEADED METHODS

attractive publicity and intelligent salesmanship.

Another fault all too conspicuous in the business world of to-day is the shortsightedness which demands too immediate a profit for outlay, and grudges sufficient expenditure with regard to the future. Many well-established business houses have been brought to the verge of bankruptcy, by setting aside too small a sum for depreciation of plant and for the incorporation of new and up-to-date appliances. The day of reckoning when their plant needs renewal or replacement finds them with their resources squandered in inflated dividends. Their rivals, who have made allowances for the inevitable eventuality, capture the trade, and they are forced to the ignominious

## HARD-HEADED, SOFT-HEADED

necessity of cutting prices and taking inferior work. The imagination and foresight which leads to expansion and judicious enterprise will see to it that the future is reckoned with, even at the expense of apparently slow progress.

It is astonishing how many business men, in control of big concerns, are lacking in any real appreciation of the principles of organization. Too many indulge their appetite for autocracy by a perpetual assertion of their personal superiority. There are a very numerous class of business men who seem quite unable to depute authority. They are the living contradiction of that false proverb, which results in contraction rather than expansion, "If you want a thing done well, do it yourself." The ideal man of

## WRONG-HEADED METHODS

business and affairs is the exact opposite, a master of men, a judge of men. It is wiser for the manager to allow subordinates to make mistakes than to apply himself, except for the sake of example, to microscopic detail. A subordinate will never develop until he has been left to "hoe his own row." A master will never discover whom to trust unless he is willing to risk his judgment and back his opinion of a man. There exists in London to-day at least one manager of a big wholesale firm who locks up his books when he goes out to lunch and in whose house no buying or selling is done till he comes back with the keys.

Such misguided policy has at least the merit of showing personal pride and the

**HARD-HEADED, SOFT-HEADED**  
desire to retain control of a business. One of the saddest spectacles in British business to-day is that of the manager and proprietor who is only waiting a favourable moment to sell the whole concern and retire early. Such action, based frequently on that self-same snob-bishness which labels trade as undignified, cannot be condemned too strongly. It shows a failure to recognize a duty which is above personal gain, to regulate and control the business for the benefit and credit of English trade, and for the amelioration and happiness of the work-people. It implies a selfishness and calousness which are not consonant with any sense of the responsibilities of citizenship. Businesses so disposed of have often been sold on a calculation of profits,

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based on a wage which in time becomes impossible, which when raised results in a corresponding decrease of profits. This has created a feeling of hostility between the new employers and the employed and has been the cause of endless trouble. This necessity for the maintenance of personal interest and control which amounts to a duty towards the community is often overlooked, especially by those favoured by the inheritance of great commercial undertakings.

The whole question of the relations between employers and employed is one almost impossible of general solution, differing as it does in almost every case. It will be dealt with at greater length in a later chapter, but for the present it must be said that our national business

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if it is to keep and increase for Britain that great position of supremacy which she at present holds. To say that these faults characterize the whole of British commerce and industry to-day would be grossly untrue, but they characterize the least successful phases of it, and they stand as a warning to those who are now in a position to take the helm.





## QUEENS OF ROMANCE

curriculum which modern developments have made necessary. Happily our Universities have not proved altogether insusceptible to reason, and the fact that they have included courses of study in such subjects as mechanical engineering, agriculture and economics, gives some ground for the hope that they may one day consider the claims of business.

I should like to make it clear that I am not urging a University training as a necessity or even as the best training for business in every case. I think that all those who go to Universities should have at least the opportunity of securing a business training. If a man has to make business his career, to make his own way in life, I should strongly urge, in

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probably the majority of cases, that he enter the office direct from school. But my further point is that, as a very large number of men with their way to make in the world do, in fact, go to the Universities, a business training would be useful to them in any career, quite outside the ranks of what is usually understood by business.

But the business man is at a serious disadvantage in discussing a matter of this kind. Apart from the "hands off," "leave well alone" attitude of the conservative, there exists at a University a grave distrust of all outside criticism, particularly business criticism. Not long ago a discussion took place in the press on the question, then being debated by the University of Oxford, of

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a Business Diploma, a reform to which many gave their whole-hearted support. Instantly there came from all sides a volley of criticism, the burden of which was that "zealous radicals," "the ignorant and disappointed," had no business to meddle with the "Queen of Romance," who stood "stately and apart," her mission being "to defend the old against the new."

This armoury of sentiment is always relied upon to defend the *status quo* of our University system. Unhappily the feeling, however genuine, only serves to cloud the main issue. Moreover it is based on a false assumption—an assumption which any Oxford or Cambridge tutor would instantly controvert—that these ancient centres are separated

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by a wide gulf from modern ideas and modern requirements. It is curious that while the Universities are turning out year by year capable modern engineers, doctors, soldiers, and Socialistic orators, so many of their own sons should still regard them as monastic institutions for the exclusive manufacture of dry-as-dust scholars. That emotional appeal to be allowed to remain "stately and apart" is surely inept in the case of institutions which are always feeling their way to internal reform—and which, like any other concern, must and do make concessions to modern needs.

And is the business man always a vandal? Has he so little conception of the value of true culture that his desire is to sweep away blindly all the precious

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attributes of these old places in his attempt to impose still further reforms upon them? I imagine that neither University could deny the sympathy, at least the financial sympathy, which has been shown to them by the business world. Cambridge owes its last chair (of English Literature) to a business man—and it would be found that many of its most munificent endowments came from broad-minded merchants and manufacturers. The wise commercial community has always been ready and eager to endow culture, and this from no snobbish instinct, but because it has recognized it at its true value, as the mainspring of all education.

Therefore, it should be clearly under-

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stood that in suggesting that Oxford and Cambridge should give some consideration to commercial training, should encourage their students to enter a business life and fit them for it, by an education in the higher processes of commerce, there is no desire to sneer at the old and the beautiful—no desire to dislodge the Queen of Culture from her throne, but merely to obtain that recognition which has been extended to other “practical” professions, for the most productive profession in the world—business. We business men of to-day want to give the business man of the future a better chance than we enjoyed ourselves, and we appeal to the Universities to help us.

Oxford and Cambridge form in their

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dual majesty the fountain-head of all education in this country. Their influence extends even to the Board School student who takes their local examinations. The public schools, as has been said, frame their curricula entirely in obedience to the scholarship standards and subjects of the Universities. It is safe to say that if either founded a school of conjuring and offered scholarships in sleight of hand, specialization in that gentle art would immediately form part of the public school curriculum. "The methods used in training the people," says Professor Armstrong, "date from headquarters' staff—in our case the ancient Universities." He adds rather bitterly—"Only the schools of lower grade, not dependent on the Univer-

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sities, have made the attempt to devise means of instruction of a broad and liberal character, such as would lead to the even development of the faculties generally, and afford the equipment necessary to every good citizen."

It follows that the influence of the Universities is still enormously powerful in determining the subjects of secondary education throughout the schools of this country. In effect, the exclusion of commerce from their curriculum has been the chief reason for its exclusion from the curriculum of every public school of any pretensions. Therefore, in urging upon them the necessity for reform in this particular we must forcibly bring home to them their grave responsibility in the matter. If we are



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ever to graft upon our present educational system an intelligent business training, we must endeavour first of all to gain recognition from those sister "Queens of Romance" for the most romantic occupation in the world. If that recognition were accorded we may safely prophesy the same general recognition throughout the public schools of England, with the result that when the candidate for business honours begins his life work he is equipped, rather than handicapped, for the struggle.

Anyone who comes into touch for five minutes with the authorities of either University will find no active hostility to business expressed. On the contrary, the college tutor, with his responsibility for suggesting suitable

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careers for many undergraduates, is only too glad to avail himself of the opportunities which business may offer. The Appointments Board at Cambridge is doing excellent work in encouraging graduates to take up the business career. But on the whole there exists at both Universities a profound and astonishing ignorance of all that business means. As a general rule the controlling powers of Oxford and Cambridge have a very imperfect vision of the business world. They regard advertisement with horror, and as necessarily associated with dishonesty. In their attitude to trade and business they preserve a strangely detached and theoretical outlook. When the business man, fresh from the dusty arena of commerce, wanders into the

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rarefied atmosphere of their cloistered colleges, he finds there a quiet, courteous welcome, tinged with a faint colour of curiosity as to what manner of man he is. I fancy that the vague suspicion with which Oxford or Cambridge regards some types of the man of business is due to a fear that, in his rough practical way, he may not understand the elusive spirit of the place, that its intangible values may be lost to his superficial gaze, and that he may presently begin suspecting Royal Commissions and other radical inquiries into many much-prized anomalies and anachronisms.

His point of view is actually very different, and he has done much, as I have said, to prove his understanding of the unique qualities of University life—

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but, as in the case of the public schools, he is entitled to ask the question, "Why do these two great seminaries of learning, unequalled in their influence throughout the world, which have as their aim the education, and latterly the technical education, of young professional men in this country, omit training for business from their curriculum?" Why should commerce be considered upon a lower level than schoolmastering, doctoring, or engineering? If the Universities have so organized their course of studies as to train their undergraduates in the elements of their future professions—and do not profess to breed abstract culture exclusively—why should business be the one great profession for which no training is to be given?

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The answer is not far to seek. Because the necessity for commercial training has never been sufficiently brought home to them, because they think (quite wrongly) the "practical" business man does not believe in any training outside business, because institutions of which the foundations are ecclesiastical and monastic are difficult to move, and impervious to change—but most of all because popular opinion in this country has never been sufficiently strong to enforce a widespread appeal for education in commercial subjects. The time for that appeal has come—and it must be made in no uncertain voice—for upon it will depend the prosperity of our own generation and of those who come after us. There may come a time when Uni-

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versities will be as anxious to catch undergraduates as any other business firm is anxious to catch customers, and if they can be persuaded that their object can be better effected by offering a business training, I have a shrewd suspicion that they will find means to reconcile a commercial curriculum with their present idea of a romantic mission.

## “ LIBERAL ” EDUCA- TION

*Showing that the term as applied  
to our Public School system has  
only limited justification.*

THE chief reason why we, as a nation, are in danger of losing our trade supremacy is that we have let our educational system grow rusty and have never troubled to bring it into line with modern needs. I am not talking of education at the Board Schools. That touches the ratepayer's pocket, and there is enough discussion about such a training to ensure the attainment, sooner or later, of a state of efficiency. Our elementary education is perhaps as good as that of any other country. It is well looked after and occasionally subjected to reasonable reforms. But the education which concerns me here is the education of our great public schools. One is almost tempted to say that it may have been a sensible training for a gentleman of



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leisure in the age of Queen Anne, but that it has hardly adapted itself to the twentieth century.

The business man could afford to regard the public schools in the same spirit in which he regards any other picturesque relic, if it were not for one fact: these schools have still a virtual monopoly in educating the prosperous classes in this country. You may not believe in them; you may see the folly of their antiquated training; but, nevertheless, if your income is over a certain figure you will send your son to one, nevertheless. That is because the public school guarantees to turn him out, not only a scholar, but a gentleman. He may not pick up much practical knowledge; he may not acquire the

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faculty of hard work ; but he will get the certificate of gentility without a doubt. The average father is prepared to make great sacrifices to good breeding. I sympathize with him, but I don't see the necessity for the sacrifices.

The grave problem which will face this country in the future is how to maintain the high standard of our business community, and the obvious answer is : “ Attract more of the best type of young man into business and fit him properly for it.” But the trouble is that those classes which can afford to give their sons the best and longest education available are, without exception, sending them to the public schools, and the public schools are doing their best to turn boys' thoughts away from com-

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merce as a career. We cannot afford the loss of a single potential leader of commerce, and many are being lost. The intention is obviously not deliberate, but the effect is just as certain. There is no commercial training offered. The curriculum, whether it is classical or scientific, has no relation whatever to business. The atmosphere is unsympathetic. The average schoolmaster knows nothing of the conditions of business life. Some regard it as a dangerous and not altogether respectable calling. The consequence is that the boys who go through the schools are never encouraged to regard business as a possible vocation, or, if they do take it up—under parental pressure—they do so with an inferior equipment.

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There are some men who manage to escape from the school gates with their individualities unimpaired and a character strong enough in itself to bring them success in commercial life; but there are hundreds more who never get over the handicaps imposed upon them by the system. Their fate was sealed when they were inking their fingers over their Latin exercises, and they never had a ghost's chance.

This amounts to a grave national waste.

The plain truth of the matter is that, if we are ever going to improve the efficiency of the personnel of commerce as a whole, we have either got to destroy the monopoly of the public schools or to reform them. Now neither

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of these propositions is exactly child's play. It would be very difficult to set up commercial academies in this country that would offer the same social advantages as Eton or Harrow, and nothing less than an Act of Parliament will change the nature of public schools. Their position is privileged, sanctified, and they are perfectly well aware of the fact.

If you tackle the average schoolmaster on the subject of his curriculum, he will take a very astute defensive attitude which will leave you wondering whether, after all, there may not be something in his argument. In the first place he will tell you that if you start laying hands on the old and sacred system you will destroy

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those mysterious qualities and traditions that have taken centuries to build up. There is a certain softening influence, he says, in the mere fact that everything is out of date ; it is a culture in itself to live in old cloisters and learn the same old dead languages that have been taught there for three or four hundred years. It is not merely a question of text books, it is a question of inheritance—“ classical inheritance ”—and that is a legacy which cannot be reckoned in pounds, shillings and pence, but nevertheless is invaluable in training a boy’s mind and character.

If you point out that there are a few languages more in general use than Latin and Greek, he will tell you that it is just your ignorance which makes it impos-

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sible for you to see that, though classics are not exactly a business asset, they form a fine “mental gymnastic,” they train the brain and form the basis of all culture. That is what is called a “liberal” view of education, and the idea is to catch a boy young, set him down for about ten years to grapple with words that have no relation to life, and then let him loose on the world, with a brain fit for everything and anything.

Here is a good enough theory if it is carried out conscientiously. If the brain is going to develop it has to do exercises in much the same way as the body; it is not always actual knowledge that counts in education. Better by far for a man, when he comes to grips with his lifework, to have acquired the

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faculty of picking up just those bits of information that are going to be useful to him, and laying his hands on them when they are wanted, than to have his brain full of unrelated facts. A “liberal” education which leaves a boy with his mind alert, the desire and ability to learn his trade, the power of concentration and quick decision, and no snobbish tendencies, would be just as valuable in business as in any other walk of life. It wouldn't matter if there was not so much as a mention of a bill of lading in the whole curriculum.

The real trouble with the public school training is that it does not produce that effect and that it is not liberal. The schoolmaster is no idealist, and his talk of “men-



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tal gymnastics” and “classical inheritances” is mainly invented to ward off Royal Commissions and business fathers. He has his eye well on the main chance, and the real reasons that he still holds by the old classical subjects are two: first, that they are the only subjects he knows how to teach; and, secondly, that they are still the most remunerative subjects for boys who intend to go to one or other of the Universities. The public school curriculum is practically dictated by Scholarship Boards at Oxford and Cambridge.

If you attend one of those remarkable exhibitions—a public school prize day—you will notice that the achievement of which the authorities are proudest, is the number of scholar-

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ships their boys have won at the Universities. The headmaster does not address the parents on the subject of how many boys are leaving the school soundly educated men. He confines himself to those who are leaving to take up scholarships at this or that college. The fact is that this competition for money prizes underlies the whole system, and the curriculum is based on the exclusive recognition of those studies which are necessary to gain that form of success.

The public school master sets too great a store on the mere winning of the scholarship, though he makes a good point of the fact that proficiency in scholarship subjects will be necessary for the examinations govern-

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ing entrance into the scientific or learned professions. In spite of his boasted “liberal” ideals, his classical curriculum is directed towards purely practical ends, certainly to quite as large a degree as the scientific training now offered at most public schools. The choice between the two branches of knowledge is merely a matter of expediency, in which the future career of the boy is almost the sole consideration. If your son is to be a lawyer, a parson or a civil servant, he will receive a specialized training in Latin and Greek; if he is to be an engineer or a soldier, he will specialize in mechanical or military subjects. This view of education—that is, a training with a view to bread-and-butter know-

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ledge—also has a great deal to be said for it, if it were only carried out logically. Unfortunately we meet one astonishing inconsistency. While all the other professions and all the sciences are thus catered for, commerce—the most productive profession in the world—is left out. If a boy happens to be going into business he is herded in with the rest, and his father is kept quiet by the tag of “mental gymnastics.” Obviously, the public school system is neither wholly “liberal” nor wholly “practical,” but a plausible mixture of the two.

Studies are seldom developed to the point of practical utility as in the case of languages which, though taught, are

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taught without purpose or brought to a point of real usefulness.

The boy specializes from the moment he enters the school. Not being pronouncedly scientific, he specializes in classics, and all the general education he gets is comprised in a smattering of mathematics and a few doses of inferior French. Unless he happens to have just that special type of mind which takes easily to grammatical irregularities, he finds these early years an intolerable drudgery. He spends his life memorizing meaningless words in all their varying and intricate forms. He sees in them no relation to the world around him. He loses interest in ideas, and he soon comes to regard work as an enemy to be avoided at all costs. His

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mind repels the dull formulæ of text books, and, having nothing else to feed on, starves. His attitude towards life becomes attenuated. Is it any wonder that he makes a god of his games, and uses up in the playing field all that energy which finds no outlet in the class-room ?

Hard work, except in the matter of scholarships, is regarded in the public school as “ bad form.” I have an idea that the hardest workers in the field of life, if they were sent back, for a space, to the old classical curriculum, would quickly identify themselves with the schoolboy’s point of view. As for the story that this lifeless labour is a mental discipline, one can only ask: How can there be discipline where the mind gets nothing to

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feed on? You must give a boy's studies a real meaning and interest before you can expect them to be of real value in disciplining his mind. The very trouble which we business men most complain of in the public school boy is that he has never learnt the elements of concentration.

And what of the schoolmaster? What of the man whose responsibility it is to mould the minds and character of the future citizens of this country? I am aware that there have been great and noble men who have had a splendid influence on the boys who have come under their control, but as a rule the schoolmaster is a very inbred product. His world is fenced in with school and University, and then school again. He

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has learnt on a stereotyped plan, and he teaches what he knows in a stereotyped fashion. His knowledge of the world is very circumscribed, and it rarely occurs to him to question whether this dull mechanical system is anything but the best.

As I suggested before, business to him represents a mysterious and rather dishonest world, peopled with unscrupulous men, to be enrolled in the company of whom amounts to something of a degradation. Certainly the productive life of the man of commerce is not a life he much encourages boys to lead, and is certainly not one whose processes he can make a subject of education.

There is no snob in the world to compare with the schoolboy, and in his snob-



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bery about business he is supported by the schoolmaster. A boy is early taught that to be “in trade” is a thing to be ashamed of. If his family happen to be connected with business, he keeps it dark. Of course there are grades of disreputability. As Sydney Smith said, “Though it is not respectable to bake, it is to brew.” I have known schoolboys who have covered up the shame of a family connexion with the grocery business, by exploiting their slight retail connexion with the wine trade.

And with our boys bred in this vitiated, hothouse atmosphere of snobbery, we expect to keep our flag of commerce flying over that of other nations! Most of our commercial rivals have no such prejudices to contend with. They

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have no illusions about the indignity of business. Moreover, their higher education includes the consideration that the children of the prosperous may have to follow in their fathers' footsteps, and themselves to become members of the commercial community. However, there is yet another phase of this public school system still to be considered.

We are told that, as a nation, we make a profession of our games; that we subordinate serious interests to attaining pre-eminence in athletic skill; that we are, first and foremost, a sporting people. One of the chief accusations brought against the public schools is that they foster this ideal of sport to an outrageous extent. It is perfectly true that the schools do devote a great deal of time to

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games, and it is my confirmed opinion that that time is well spent. It is not out of proportion to the class hours, and it is responsible for two of the best features of the system. It helps to build up the physique of young England and it provides just that discipline for the character which is lacking in the curriculum. I would not go so far as to say that any famous battles were won on any famous playing fields, but I do feel that many young countrymen of mine carry their heads higher and vanquish their difficulties sooner for having played hard and well in the school teams.

The real trouble is that the schoolboy thinks too much of his games. They are about the only vital thing in his school life and so he gives them his complete

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attention. If you set a boy down to memorize a word that takes a different plural according as it means the sky or a bed-tester, his mind naturally wanders off to the cricket pitch or the hockey field. The same is true of the schoolmaster, and that is why he joins in making athletics the all-prevailing deity of school life. Thus it becomes more important to raise averages and create records than to learn irregular verbs—and after all it is. You will not get the schoolmaster and the schoolboy to think less about games till you give the one something more interesting to teach and the other something more vital to learn.

And what is the effect of it all? We business men who meet the public

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school boy in the office know him usually as a rather listless, unenterprising individual, perfectly well satisfied with himself, and with no conception of the art of self-improvement. Lastly, we must acknowledge that he is often inferior in knowledge and in acumen to his competitor from the Board Schools. Public school boys not only know nothing of the complex processes governing commerce, but—and this is a more vital defect—they cannot be brought to see that it would be advisable for them to settle down and study them. They expect the science of the thing to come naturally to them, whereas there is no scientific knowledge in the world that has not

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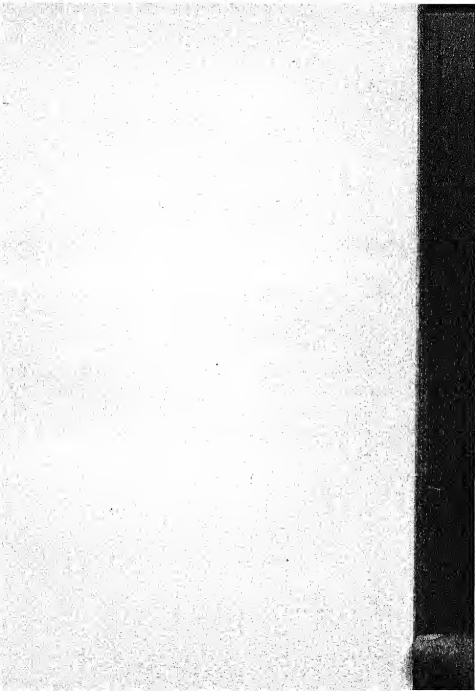
to be sought with labour and persistence.

Business is daily growing in the complexity of its processes. Old straightforward, rule-of-thumb methods are no longer sufficient to ensure success. Business to-morrow will be a far more complex problem than it is to-day. Science in all its varying forms will become more and more adapted to the needs of commerce and industry.

Success will no longer depend on natural resources and position, but on the faculty of making the best use of them. The nation which can produce the most scientifically-trained men of business will head the commercial world. It is a serious thing to say, but I

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say it in all earnestness, that unless we reform our public schools so as to admit of a commercial training, that dominant nation will no longer be Great Britain.





## UNIVERSITIES AND BUSINESS

*Showing how Oxford and Cambridge may reconcile business with their "romantic" mission.*

**B**UT why Oxford and Cambridge? Why the public schools? Why should not the business community found and direct their own educational centres and leave these time-honoured institutions to work out their own slow salvation? The same question has often been asked with regard to the famous colleges for women, which have pitched their tents on the outskirts of the great Universities—and the same answer applies. Because we wish to avail ourselves of teaching machinery already to hand, because we want that colour of prestige which Oxford and Cambridge alone can supply—because of those unique qualities, which we are always being accused of wishing to destroy—and lastly, and this is a reason vitally significant

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to modern business — because the Universities are absorbing year by year an enormous number of young men who would be valuable to commerce and are launching them on the world unfitted for anything.

Let us take these points one by one. First, it is obvious that in their teaching machinery Oxford and Cambridge have evolved a system, by a selective process through centuries, admirably adapted to the needs of young men between the ages of eighteen and twenty-two. That happy balance between lecture and personal direction on the one side, and the individual responsibility of the student on the other, is calculated to produce, and does produce, the very best results. There are, of

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course, bad and good teachers at a University, and there are young men who shirk both personal direction and individual responsibility. The system is not invariably successful, but I understand that it is more often completely justified in those schools which have a direct bearing on the science of an undergraduate's future profession than in those far removed from the actualities of life. The inspiration which is given to young men by teachers actually engaged in the original research work of their subject is inestimable. The practical application of the lessons of the lecture room will depend for its success on the character of the student, but it will surely be a fine thing for him to have sat under a man who, by his work in

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the study or the laboratory, is shaping or evolving the theories which will govern his actions throughout life. But Oxford and Cambridge have no one capable of teaching business subjects—no one engaged in research into commercial and industrial processes! Such was the answer made by the Head of an Oxford College. Then let them go out and find business teachers, as they found scientists and economists, and agriculturists and engineers—and, some hundreds of years ago, teachers of Greek. Surely it would be no impossible task to train and encourage the teachers—if once the school were founded.

The teaching machinery of the Universities is one of their most valuable assets, and it is doubtful whether it could

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exactly be reproduced elsewhere. This because they preserve a unique prestige which will always ensure that the best scholars and the most promising students will be attracted to their gates. Moreover, by their huge endowments and their fellowship system they are capable of supporting a great number of men who are able to divide their time between research and teaching. That same prestige which our great Universities have through centuries accumulated has a very practical bearing on the present problem. Oxford and Cambridge append the final signature to that cachet of respectability issued by the public school. It may be snobbish, it may be unjust to the many other rising Universities, but it is no use blinking

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the fact that, in the eyes of the world at large, a degree at one of the older Universities has a social value, and is indeed considered a social advantage. How often do we see in advertisements of positions abroad, more particularly in India, "Must be an Oxford or Cambridge man." Of course, the demand is ridiculous. A three years' course in one or other of those low-lying towns cannot absolutely ensure any essential superiority, but in a world where face values are accounted above the real qualities of mind and heart we must take such considerations into account. Oxford and Cambridge have in their gift a degree greater in value than any degree of learning, the degree of Bachelor of Manners. No University founded

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in recent times has been able to manufacture any counterfeit of this. It is the English sovereign to the French louis—there is no comparison.

Is there, therefore, any guarantee that, if commercial universities of high calibre were founded in this country, the finest possible teaching staff engaged, and the colleges arranged in hygienic order on a hillside, instead of being huddled in an unhealthy swamp, our object would be attained? Would not those very classes we are anxious to attract into business, for their own sakes and for the sake of national trade, still filter in haphazard contentment through these seminaries where only the highest honours in gentility could be obtained? England is still so



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much a slave to social amenities, and Englishmen still so obsessed with social ambition, that I fear that this one fact makes competition impossible. The only possible course, if we are to obtain better leaders of business, by selecting them from the classes most likely to produce them, is to graft on to a system already ineradicably established, a curriculum which will train them in the science of commerce and industry.

It would be a bold thing for an outsider to attempt any analysis of the spirit and atmosphere of the old Universities, or to attempt to define in so many words the exact qualities which are acquired there during three or four years' training. That there is something, call it tone, manner, outlook, breeding,

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what you will, which is valuable in business as in any other walk of life, there can be no doubt; and this valuable and intangible asset is to be found, not in the lecture room, but in the more subtle aspects of University life. Consider for a moment the qualities so valuable to the business man—attractive manners, healthy body, honesty of outlook, the faculty of rapid decisions, a sense of proportion, a knowledge of men. A University is a little world, where these qualities are much accounted of, and are consciously bred. The daily familiar intercourse with other young men of his own age gives an undergraduate a happy opportunity to exchange ideas, to realize character, to form opinions,

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and to judge comparative values. The healthy open-air training of the cricket field or the river is all to the good as a discipline for character.

I am told that many undergraduates spend some part of their time managing one or more of the infinity of societies, athletic, debating, literary and musical, etc., which abound at Oxford and Cambridge—thus acquiring their first knowledge of affairs. If they attach rather undue importance to their work in this respect, that estimate is easily adjusted when they come into touch with the world outside. There can at least be no doubt that any undergraduate who makes the most of his opportunities will acquire a facility of expression, an idea of organization and a

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valuable poise in his dealings with men.

And how can we best make use of this machinery, already to hand, and adapt it to the purposes of modern business? We have seen that there is no active hostility to business, merely ignorance of its requirements. I am convinced that the chief reason why business has so far received no attention from the authorities of both Universities is that they are unaware of the responsibility which attaches to them in the matter. No one can bring that home to them more effectively than the business community itself. If those generous doles which business so often offers to the Universities were offered on condition that they were devoted to business training,

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it is not improbable that some steps would be taken to secure them. Certain it is that if the Universities allowed scholarships in commercial studies to be founded it would be only a short time before general training for commerce became part of our public school system. The City Companies are in the habit of diverting much of their wealth into educational channels. Oxford and Cambridge both owe much to civic munificence. It may be asked why the City Companies, whose wealth has been handed down from the generations that first made us a commercial nation and who are so actively concerned in the support of the older forms of education, should not do something to foster the growth of commercial

## UNIVERSITIES AND BUSINESS

training in our older educational centres ?

But this is speculation. To come down to actualities, there is no reason why the plan recently formulated by Oxford should not serve admirably as a foundation. The Business Diploma therein suggested was to take the form of a post-graduate course in such subjects as accountancy, the laws of exchange, banking and commercial law. Its post-graduate nature was to ensure the absence of specialization and its evils, though in covering only a confined ground it would be undoubtedly a scanty measure in proportion to the wide nature of the subject. This, at least, would be a valuable first step, and would secure a recognition of the claims of business

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which would extend its influence throughout the English educational world. That is the important point—and it cannot be too often or too strongly emphasized. Oxford and Cambridge by holding aloof from such a measure are in effect saying to the parents who send their sons into their care, "Though we train your boys to professions, business is beneath our notice as a subject of study: business is none of our business." So speak *ex cathedra* the educational dictators of this country, and we sit still without protest and allow ourselves to run the grave risk of slipping behind in the race of nations.





## A LESSON FROM GER- MANY

*Showing that Germany's rapid  
commercial progress is largely  
the result of her educational  
system.*

THERE exists little doubt in the minds of our commercial rivals as to the best stimulus to material prosperity. With a common sense, unfortunately uncommon in our own treatment of the problem, they have recognized that the success of national trade and industry is based almost entirely on educational foundations. The man of business is the most productive member of any community, and one cannot blink the fact that the limits of his production depend ultimately on the breadth of his training either in business or out. It is by training principally that he is made capable of grasping the widest opportunities and of extending to the utmost the sphere of his influence. Every new step of his personal progress in gaining the world's markets

## A LESSON FROM GERMANY

will add to the prosperity of his country, for it will indubitably mean an influx of wealth and an extension of wages and employment.

When Germany was finding herself, after the disasters of the early nineteenth century, this fact became amply recognized, and thus it comes about that the very spirit of her educational system differs in essentials from our own. The training of her children to be good, useful and productive citizens formed the foundation-stone of her new edifice of power. It was dictated by necessity and carried out in the spirit of a renascent enthusiasm. By education alone could the German peoples find their way to international influence and internal wealth. Therefore

## A LESSON FROM GERMANY

the educational system occupied the forefront of national endeavour, and all that was new and best was impressed into its service.

How different to our own haphazard method of patching an old education of long tradition, with reforms, intermittently granted in grudging compliance with democratic demands! The reform of our educational system, so far lamentably incomplete, has, when it has occurred at all, been the work of the enlightened few, rather than the result of any widespread realization of a national responsibility.

Faced with the prospect of progress or death, it was natural that Germany should early realize the supreme importance of technical instruction. A

## A LESSON FROM GERMANY

country which was to find its way to political power through industrial enterprise could not afford to neglect the training of her sons in industrial science. Therefore technical instruction holds a high and honoured place in the German system of education, and is not compelled to take up an apologetic position on the outskirts of a classical curriculum.

It is necessary, however, to note that this technical education is not imposed at the expense of a general training, but is supplementary to it. Before entering a German Technical High School every student has to produce a certificate of nine years' secondary education. Thus all the evils of early specialization are avoided. The business man is not merely

## A LESSON FROM GERMANY

trained in the technicalities of his own profession, but he receives a good and sound liberal education into the bargain. Supporters of the German system have pointed out that the efficiency of the personnel of German commerce is due as largely to this insistence on good preliminary training as to the specialized commercial instruction itself. No one could argue that the German man of business is a priori abler than his British cousin. But the superior training of Germany has made him an alarmingly dangerous competitor.

Germans succeed in spite of the start made by England in securing the world's trade. They succeed in spite of a general preference for English wares.

The collaboration of the employer is

## A LESSON FROM GERMANY

very extensively enlisted to ensure the practical success of German commercial education. In the case of apprentices, whose attendance at continuation schools is compulsory, the employer is made directly responsible to the State for the attendance of the boy, and is liable to punishment if the boy does not make his appearance. Apart from this astute regulation, there is a tendency towards friendly alliance between the business man and the educationist, in the accomplishment of a common aim, as is shown in Leipzig at least, by the invitation extended by the Higher School of Commerce (Handelshochschule) to business men to sit on their advisory committees. Again, how different to that impassable barrier of distrust which exists

## A LESSON FROM GERMANY

between our own academic and commercial communities!

The whole system can be conveniently divided under three heads—Continuation Commercial Schools (*Kaufmannische Fortbildungsschulen*), or schools for apprentices; the Middle Schools of Commerce, which give a finishing touch to the education of those who are about to enter commercial life; and the Higher Schools of Commerce, whose aim is to give advanced training and to supply properly trained teachers to commercial schools of lower grade. In the case of the first of these institutions the course is supplementary to experience gained during the hours of work, and the aim is to extend the mercantile knowledge of those in the lower grades of commercial



## A LESSON FROM GERMANY

life. Except for the compulsory nature of this education, it differs little in principle from the system introduced extensively by municipal bodies throughout the country. Attendance is mostly free and the schools are largely municipally supported. The instruction, which covers on an average ten hours a week, includes such subjects as German, French, English, Commercial Arithmetic, the study of Commerce, Bookkeeping and Correspondence, Geography and Penmanship.

The Middle Schools of Commerce, usually under private control, are supported partly by fees, partly by municipal grants and partly by contributions of merchants' associations. About two hundred of these schools flourish in Ger-

## A LESSON FROM GERMANY

many and taking students at about fourteen or fifteen they train them usually for three years. They stand halfway between the Continuation Schools on the one hand and the Higher Schools on the other. The school at Leipzig, founded in 1830, has the following curriculum: German, English Language and Correspondence, French Language and Correspondence, Mathematics, Mercantile Arithmetic, Physics, Technology, Chemistry, Materials of Commerce, General and Commercial Geography and History, Commercial Information, Laws of Commerce and Exchange, Office Work, Correspondence and Bookkeeping, Economics, Penmanship, Shorthand, Gymnastics, with Italian and Spanish as optional subjects. Here, as in the Contin-

## A LESSON FROM GERMANY

uation Schools, a certain number of pupils are already in active employment and are continuing their studies at the same time. The course above set out covers three years, but there is another course for those who have been through the general high schools, which provides one year's instruction before the cold plunge into the realities of business. The aim of the institution is twofold—to complete the general education of scholars and to give them the technical knowledge needed in their future calling.

The Higher School of Commerce (Handelshochschule) at Leipzig, which may be taken as illustrative of the final stage in German commercial education, is closely associated with Leipzig University, and offers a course of lectures

## A LESSON FROM GERMANY

and practical teaching, covering usually two years. Entrance to the Handelshochschule is difficult and only permitted with considerable restrictions, such as nine years' satisfactory attendance in the higher schools. The subjects covered in the curriculum comprise theoretical and practical political economy, including finance, substances of goods and technology, commercial geography, general law, commercial law and the law of bankruptcy, laws relating to industry, insurance and international law, and colonial policy. Practical teaching in commercial and statistical calculations, bookkeeping, commercial correspondence in French, English, German, Italian, Spanish and Russian languages is also given. A feature of the training

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particularly worthy of note is the arrangement of excursions for students to various industrial and commercial centres through the German Empire—where they are entertained by manufacturers and merchants and thus brought into touch with the practical side of their work. This curriculum, as I have said, forms a good illustration of the training in these higher commercial academies throughout Germany—at Cologne, at Berlin and other important centres.

One of the underlying principles of German industrial enterprise is the reliance placed on expert knowledge, and technical schools, such as the Charlottenburg, are, if not the result, at least a contributory reply to the demand, on the part of the business man, for the

## A LESSON FROM GERMANY

services of scientifically-trained employees. The German manufacturer undoubtedly makes more frequent use of the labour of the research student than his British competitor, whose tendency is to place the control of the business in the hands of "practical" men, who are impatient of the suggestions of scientifically-trained experts. And thus "it pays Germans to spend much on their education, because employers demand that their assistants shall be educated. It is because German factories are willing to employ large numbers of skilled chemists that it pays large numbers of young men in Germany to go to the expense of the necessary training."\* Undoubtedly the British man of busi-

Professor Armstrong: Science and Education.

## A LESSON FROM GERMANY

ness can do much to encourage the spread of commercial education in this country, by recognizing and urging its importance to the material prosperity of his business.

Lessons there are in this brief summary of German methods which can be usefully applied to our own case. First I put that intelligent co-operation between the business and scholastic worlds, which has alone made possible the success of the whole system. The initiation of many of these centres of commercial education lies with the business community. The Higher Commercial School at Berlin is primarily in the control of the Corporation of Merchants in that city. Business men in Germany have accepted the responsibility that is reposed in them to see that their

## A LESSON FROM GERMANY

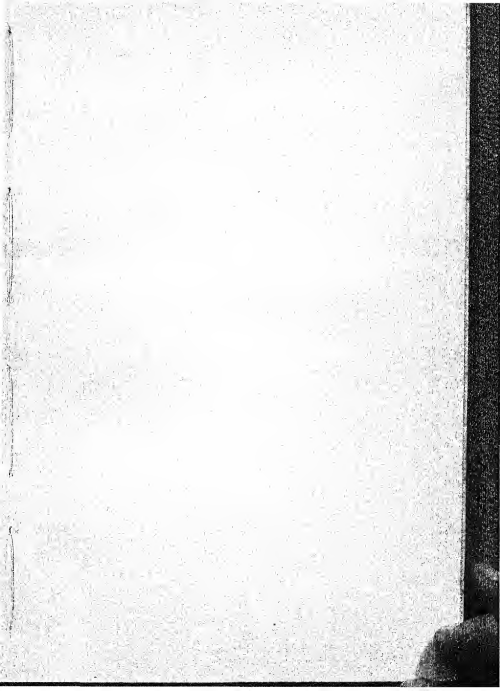
employees are thoroughly and efficiently trained. Business men in England are too used to the aloofness and superiority of the average schoolmaster to meddle with his musty trade. They have been content to take the material as it left the schoolmaster's hands, and have taken it for granted that it is healthy and at least pliable.

The result (I quote the same authority) is obvious to see. "The German system (erudition is not aimed at and text books are subordinated to research work and original inquiry) has brought Germany to the very front rank as a commercial and manufacturing nation. No effort being spared to understand the inner meaning of every manufacturing process, a complete mastery



## A LESSON FROM GERMANY

and control of the operations is secured and economical administration ensured. Harmonious relations based on mutual understanding become possible between different departments so that not merely the financial side but every detail of the business receives full and proportionate consideration."



COMMERCIAL EDUCA-  
TION IN FRANCE AND  
THE UNITED STATES

*Showing that two other formidable  
rivals have realized the import-  
ance of commercial education.*

COMMERCIAL education reaches its highest point of development in Germany, as regards both its organization and its application. But there are other countries that have done much to foster it and that owe their rising commercial prosperity largely to its influence. The United States possesses no "national" system as in Germany, but through private enterprise and the foresight of many important Universities, great strides have been made in placing advanced business training within the reach of all. There are throughout the United States many private commercial academies, the prestige of which is, on the whole, much higher than that of similar institutions in this country. There are also many great educational centres, such as the Drexel

COMMERCIAL EDUCATION IN  
Institute and the Central High School at  
Philadelphia, which offer the highest  
type of commercial training. As in Ger-  
many, business men have been brought  
largely into touch with educational enter-  
prise, and have given a practical ex-  
pression of their sympathy by the en-  
dowment of schools and colleges. Thus  
the Drexel Institute and the Wharton  
School of Economics came into being to  
provide an education which had imme-  
diate effect on the commercial life of the  
country.

The democratic spirit of American  
education is perhaps responsible for the  
fact that the highest type of commercial  
education to be found in the United  
States is incorporated in the curriculum  
of many of its best Universities. This

## FRANCE AND THE U.S.A.

point cannot be too strongly emphasized. A University course usually presupposes a previous general education. A boy enters a University at a time when he is best brought into touch with the realities of life. At a University, better than anywhere else, students can feel the stimulating influence of the most advanced investigation and research. For these reasons, even if for these alone, it is vitally important that there should exist in this country a type of commercial education, taught in a University atmosphere, and regulated by the highest University standards.

This recognition of the claims of business by the American Universities is the most significant feature of the commercial training. The Universities of

COMMERCIAL EDUCATION IN  
Pennsylvania, of Chicago, of California,  
of Illinois and Vermont and the Colum-  
bia University of New York have all  
provided suitable courses of higher com-  
mercial education.

Of the unallied colleges, the Drexel  
Institute offers a commercial course  
covering two years which is sufficiently  
interesting in its variety to be noted. It  
includes such subjects as the production,  
manufacture, sale, and transportation of  
articles of commerce; the management  
of stock companies and corporations;  
the buying and selling of securities; the  
importing and exporting of merchan-  
dise; the borrowing and lending of  
money on credit; the advertising of  
commercial concerns and the keeping  
of business records. Where in this coun-

## FRANCE AND THE U.S.A.

try does there exist an institution which provides a training half so relevant to the actualities of modern business?

And the result, again, is not far to seek. The efficiency of the personnel of American commerce has become proverbial. As a commercial country the United States has progressed so rapidly as sometimes even to overstep itself. But on the whole its success is remarkable, and though that success may be traced in part to natural resources wisely exploited, and in part to intelligent Government support, it is yet due quite as largely to a widespread realization of educational responsibilities.

The underlying ideals of French education are as widely different from those of the United States and Germany as



COMMERCIAL EDUCATION IN these last are from our own. Tradition still dominates the secondary system in France, and the classical training, though based on a different method from that which obtains in this country, retains its supremacy. Whereas our public schools teach Latin as an instrument of abstract culture and a form of mental exercise, the French regard it as a means to a fuller understanding of their own tongue. It is not too much to say that the prevailing object of French secondary education is to encourage facility of expression. To this end much is subordinated.

It is improbable that a people, so industrious in the art of living, should have left unconsidered the educational aspect of trade and commerce, and it is

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typical of a country, in which respectable prosperity is so widespread and unassuming, that its commercial education should be unambitious also. Primary commercial education, the technical training of the industrial classes, is still influenced by the clear recognition of one fact, that it is better efficiently to train the artisan in the principles of his craft than to endow him by an incomplete liberal education with ambitions which he may never realize and which may remove him from the sphere of productivity.

Thus that secondary commercial education, which is designed to produce the leaders of French business, has little or no connexion with the primary system which is designed to produce an effi-

COMMERCIAL EDUCATION IN  
cient rank and file. Of the secondary  
education little need be said here. The  
Ecoles Nationales des Arts et Metiers  
take pupils between fifteen and seventeen  
and trains them in mathematical, literary,  
scientific, technical and commercial sub-  
jects, in a course which spreads over  
two years. An entrance certificate de-  
manded before entrance to these schools  
ensures a general education before spe-  
cialization in technical subjects. The  
Ecole Centrale des Arts et Manufactures  
in Paris, to which pupils of these schools  
often proceed, is a school which may  
truly be said to possess University rank.  
It offers a three years' general training  
in the industrial sciences.

The most representative manifesta-  
tion of higher commercial education,

## FRANCE AND THE U.S.A.

however, is provided by the Ecoles Superieures de Commerce, under the control of the Ministry of Commerce, which provide a two years' course of excellent utility, covering such essential subjects as commercial bookkeeping, financial mathematics, modern languages, commercial and industrial law, political economy, customs, history and legislation. These schools are established in Paris, Bordeaux, Le Havre, Lyons, Marseilles, Lille, Rouen, Nancy and Montpellier. It is interesting to notice that the evil which is so damaging to the personnel of our own business world—namely, the social aspiration to unproductive professions, is combated in the very spirit of French commercial education, the aim of which is to provide a

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means to efficiency for the business  
community, and which is as unsympa-  
thetic with the " professional " life as  
our own secondary training is with busi-  
ness.

In England we have recently paid  
considerable attention to the quality of  
our primary technical education, and  
indeed a comparison of the national  
training offered to the working classes  
in France, Germany, Great Britain and  
the United States shows that there is  
little to choose between them. The  
remarkable fact, which should stand to  
this country as a warning and a lesson,  
is that the rise of our commercial rivals  
has been consonant with the establish-  
ment of commercial education of a  
secondary nature. Germany and the

## FRANCE AND THE U.S.A.

United States, and in a lesser degree France, have realized the vital importance of educating the *leaders* of commerce. We have been content with training the artisans. Is it necessary to add that their policy has been the direct cause of a wave of commercial prosperity—or to point out the great necessity on our part to follow their lead?

## WHAT WE ARE DOING

*Showing that while it is possible to obtain a commercial education in Great Britain, our present methods are quite inadequate.*

BEFORE entering into any discussion of the educational needs of business to-day, it would be well to bring clearly before the reader our educational opportunities as they exist at the present time.

On the one hand we see the highest educational centres in the country frigidly excluding commerce from their curricula, but on the other we must take into account much excellent individual, if sporadic, effort to fill the gap left by the Public Schools and Universities. Though this effort cannot be said to amount in any sense to a national system, it is, and has been, responsible for much excellent training among those who have been in a position to avail themselves of it.

In the first place we have the elemen-



## WHAT WE ARE DOING

tary education provided by the County Council continuation schools, which does not compare unfavourably with the best attempts at primary commercial training on the part of foreign educational authorities. Recent reconstruction promises still better results than have been obtained in the past. The whole system is significant, as providing not only a sound commercial grounding for the rank and file of business-men to-day, but also a stepping-stone to that higher education which we must rely upon to provide more business-leaders.

Some doubt has been cast upon the efficiency of this municipal enterprise, in view of the fact that the classes must always, in the case of young people, be supplementary to their day's work, and

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consequently that they make a demand on tired energies, in direct competition with what can fairly be considered reasonable recreation. But as such a demand implies sacrifice and sustained effort on the part of the student, it may be taken for granted that only those likely by their application to become successful members of the business community will make use of the opportunities offered them. I doubt very much whether commercial education would ever lay the foundation for the building up of good men of business if after a certain stage it ceased to be purely voluntary on the part of the student. No doubt it should pay employers to give time off to those of their workers desiring to take advantage of such educational opportunities. It is

## WHAT WE ARE DOING

interesting, however, to note that one of the most determined opponents of the principle of leave being granted to employees for the purposes of education is the "practical man." The education provided by these continuation classes must, if it achieves popularity, be a considerable factor in raising the efficiency of the rank and file of business, and in giving to those who start on the lower, a fair chance of mounting to the higher rungs of the ladder. No school, save the school of practical experience, can complete the equipment of the business man. But, beyond doubt, a student may be trained in advance to absorb the more readily those practical lessons which he must later learn. If our classic centres of education would recognize commerce, and

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admit the need of a training for it, they would lead us a sure step forward. They would, at least, be showing business to their students in the light of a possible career.

In the second place, it is necessary to consider those many private educational enterprises which offer business training at comparatively cheap rates to those who wish to supplement the education of the school with some instruction in the technique of office life before entering business. As these institutions are purely commercial enterprises themselves, and have little of the academic spirit about them, they, too, can be said to have no relation to any national system of commercial training. They are valuable, doubtless, in giving the young

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business man and woman some knowledge of the science of office-life by training them in such subjects as book-keeping, stenography, and advertising; but here again the aim is rather to secure for the student an initial situation which will start him in a business career than to train him to a wider and more productive knowledge of the processes of commerce. In correspondence schools, commercial schools and academies such as flourish in London and a few provincial centres, we certainly possess a useful medium for overcoming the difficulties which present themselves to the young applicant for business honours, but they are not sufficiently taken advantage of to satisfy the needs of commerce as a whole.

## WHAT WE ARE DOING

Correspondence schools have a most satisfactory record of achievement to their credit, and provide opportunities for home study unequalled in other spheres of education.

Here too must be acknowledged the valuable work done, through providing courses of lectures combined with examinations and the award of diplomas, by such important bodies as the London Chamber of Commerce or the Society of Arts, and by Institutions concerned with particular branches of commercial knowledge, such as the Institute of Bankers, of Actuaries, of Chartered Accountants, and the Society of Accountants and Auditors. For many years the London Chamber of Commerce has had in view the serious need for training

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the men of business in this country, and has held more than one conference on the subject. As a result of their endeavours, class instructions and lectures on foreign languages, commercial geography, banking, commercial law, and the machinery of business are included in their curriculum. Examinations in these subjects are held annually, certificates are given to successful candidates, and an employment-department has been formed which has secured from certain firms an expression of their willingness to discriminate in favour of the Chamber's certificate holders. For having established such a system all honour is due to the business men in control of the London Chamber of Commerce, who are untiring in their efforts to bring the

## WHAT WE ARE DOING

whole subject of commercial education and its national importance before the commercial community.

Though our ancient Universities have not yet set their seal of approval on commercial education, it would be inaccurate to suggest that there is no commercial education of University rank in this country. The Universities of Manchester, Birmingham, Leeds and Liverpool all have Faculties of Commerce under the direction of economists of high rank, and provide courses covering between two and three years in commercial subjects. In the case of Owens College, Manchester, the degrees of Bachelor of Commerce and Master of Commerce are granted to those who, after three years' course of study, pass the examination in



## WHAT WE ARE DOING

political economy, geography, commercial history, one modern language, the organization of industry, commercial accountancy, and commercial law. In the study of these subjects their application to commercial purposes is kept always in the forefront, and, in the case of geography, the definition and description of geographical conditions and the influence of economic and political development occupy two hours a week throughout the session. In history, special reference to social and economic development is insisted upon. In Modern Languages composition and commercial correspondence form a distinctive feature, and in the case of the organization of industry and commerce a description and

## WHAT WE ARE DOING

analysis of modern industry and of commercial conditions are understood to represent the spirit in which the subject is attacked. Commercial Law, a most valuable subject to all who are to fill the highest positions in business life, is considered in relation to the questions of Principal and Agent; Partnership; Limited Companies; Mercantile; Securities; Carriage by land, and Carriage by sea; Policies of Insurance; Sale of Goods; Bills of Exchange; Cheques and Notes; and Bankruptcy. Added to these branches of commerce are special subjects, among which the student has free choice.

It will be obvious from the consideration of these three spheres of commercial training as they exist to-day that we

## WHAT WE ARE DOING

have already to hand machinery which, if incomplete, can yet be said to form a reasonable basis of a national system. What we have to consider is whether there is any broad foundation upon which a general educational structure can be built.

The educational lesson of our rivals points clearly to the necessity of graduating the different sections of business training, and shows the advisability on general grounds of dividing such educational efforts into three groups. It will be remembered that in Germany business training is represented by three different sets of schools—Continuation Classes for Apprentices; the Middle Schools of Commerce, which add a finishing touch to the general educa-

## WHAT WE ARE DOING

tion of those entering business at an early age; and the Higher Schools of Commerce, providing education in the higher processes of Commerce, based on a University standard. In England, while we have every reason to be satisfied with the progress made with primary educational enterprise, yet the exclusion of a business training from the Public Schools has to be compensated for by the efforts of correspondence schools and small business training colleges. It is in this middle sphere of training that our weakness is most in evidence. Therefore every encouragement should be given to institutions such as the London Chamber of Commerce, which are attempting to force the necessity of sound commercial education upon the busi-

## WHAT WE ARE DOING

ness community. Without doubt one solution to the problem of intermediary business training would be the establishment of institutions to meet this special need, properly organized and supported by, if not under the direct control of, the State. The Middle School of Commerce in Germany provides a one-year course for those who have passed through the General High Schools and who need technical instruction before entering business life. If such schools of high standing were established in this country we might possibly be able to leave the ancient Public Schools for some time to follow their own elected courses, but as the establishment of institutions of this middle character would represent an extensive

## WHAT WE ARE DOING

Government programme, and would probably entail a laboured investigation by a Royal Commission, one cannot hope for any early attainment of such an aim. It is my object here, therefore, rather to suggest the adequate revision of existing machinery than the initiation of new. We must keep steadily before us the fact that much of the most promising material in the country is to be found in our public schools, and that it is therefore essential to our purpose that these schools, which represent our Secondary System, should without delay adapt themselves to supplying adequately and efficiently this second grade of commercial training. I can see no reason why the Public Schools should not provide a training which, in the case

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of those who were not proceeding direct to a University but who were passing straight from school to office (which is the soundest method in nine cases out of ten), would be supplementary to the general education of the school, and which, in the case of those who were to have the advantage of three years' further education, would be in the nature of suitable grounding. Such a course could easily comprise such subjects as the Modern Languages most essential to business-life, the elements of Commercial Law, the routine of office work, Commercial Geography, and History; together with one special subject having relation to the special needs of the student. Lectures dealing with the details of various types of business might be

## WHAT WE ARE DOING

given by business men of standing, and organized tours to inspect industrial undertakings carried out. Some knowledge of the details and types of various businesses should aid in a judicious selection of the work most likely to lead to success. The lectures might be in the nature of talks on careers, and advice on the elements of character necessary for business. The use of the cinema could be adopted in demonstrating points of detail in management and control.

And, finally, special attention should be devoted towards training students to clear and concise expression and to developing their powers of description. I believe the result of this training would be that we should avoid two grave



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errors which are affecting undoubtedly the standard of our business personnel, the diversion of much promising material from business life, and the starting of many young business-men devoid of any suitable knowledge of commercial subjects or of any trained commercial faculties.

In these two spheres of commercial training, the dominating principle should be, so to train the faculties of the young business man, that when he enters business he may be able to make use of every opportunity afforded him, and that he may acquire a basis of knowledge which will enable him to avoid many of the errors of ignorance and to build up a personal success upon a sound foundation.

## WHAT WE ARE DOING

It is indeed difficult to conceive that the course of study suggested contains any of those injurious elements which archaic educationists hold up to reformers as bogeys to be shunned at all costs!

The lead taken by Bradfield College marks a most courageous and progressive step and I cannot do better than quote from the letter of the Head Master, the Rev. H. Costley-White:

“Bradfield College, Berks,

“January 8, 1914.

“The interesting proposition which you ask me to consider has been much in my thoughts. A similar view to your own, based on long experience of business, had, I may say, from time to time been urged upon me by Mr G. F. Palmer, whose loss we at Bradfield are

## WHAT WE ARE DOING

feeling deeply just now, and a scheme which had the weight of his great authority behind it when he was here to guide our counsels as a Governor of the School, is not likely to meet with less consideration when it is thus presented to us from another authoritative quarter after his death.

“It is our business to train boys for active life in the community. It is very far from our business to disregard the considered advice of experts as to the training which would prove most helpful to the attainment of the end we have in view.

“Those members of the Governing Body whom I have had an opportunity to consult have expressed themselves much in favour of your suggestion. The Warden and Chairman of the Governors, Mr E. Armstrong, who is also the Pro-Provost of Queen's College at Oxford, and therefore is in a position to form a

## WHAT WE ARE DOING

sound judgment of the immediate product of the Public School, fully concurs in the opinion which is held by you and, I may add, by myself.

"A training in business methods for those boys who are destined for a business career in a public school atmosphere, among all the influences that public school life brings to bear, and aided by the daily companionship of others whose course of training and whose outlook is different from their own, would provide the most favourable medium not only for the attainment of that kind of knowledge which is desired, but for the development of that activity of mind and that understanding of other people's characters which, as you tell me, will be more than ever essential in the business world of the next generation.

"Without some such specialized training, it is my belief that a public school

## WHAT WE ARE DOING

education will, in the future, prove of increasingly less value to boys whose future career lies in the sphere of commerce. With it the commercial world will gain a continuous reinforcement of young men possessed of qualities and of a character which it is at present losing.

“ If we felt that the institution of such a course of training as is suggested, would in any way affect the culture and the refinements of school life, we should naturally at once reject the proposition. There is no possibility of this, and I am persuaded that those entrusted with the education of the coming generation have no rational ground for opposing a reform which, as parent after parent is telling us, is overdue. There need be, and will be, no more specialization for the boy destined for the wonderfully inspiring life of commerce than there is now for those preparing for the Army, or Civil

## WHAT WE ARE DOING

Engineering, or Medicine—public services for which we already provide so many recruits. The special work will be a development of a boy's general education, not an exclusive alternative to it.

"From what I have said you will have already gathered my decision. At the beginning of the May term we shall institute at Bradfield, for those requiring it, such modifications of our existing routine as the case demands. In the upper parts of the modern side, there will be special business classes, in which the necessary subjects will be particularly studied, preceded by a preliminary period of lesser specialization in the lower parts of the school.

"The exact course of study is taking shape in my mind, and I hope shortly to communicate the arrangement to parents."

*A SPECIALIST'S UNI-  
VERSITY TRAINING*

*Showing how a University train-  
ing can assist in producing the  
business specialist.*

IN the sphere of University education the problems to be dealt with are much greater, much more complicated, and cover a far wider field. As a nation we are continually reproached with the fact that we do not make sufficient use in business of scientific research. The business man of this country, with some few exceptions, has failed to realize as yet that it was to the laboratory and to the work of the scientists therein that those processes owe their birth by which his money is made to-day, and that it is from the same source that he must look for the improvements which will heighten quality and cheapen production.

The most notable example of this apathy towards science, and the one most frequently quoted, is in the case of the aniline dyes. These valuable and beautiful



## A UNIVERSITY TRAINING

colours, which are a by-product in the distillation of coal, were discovered by a brilliant English chemist but were neglected in this country. Germany, on the other hand, at once set the finest staffs of her highly-equipped technical laboratories to work, experimented, developed, cheapened, until they had captured practically the whole of the aniline dye trade. This is only one instance, but it is typical of the general attitude of the man of business to the man of science. A few of our most enterprising manufacturers, makers of soap and cocoas and the like, maintain their laboratories and their experimental chemists, but the great majority prefer to depend upon experience and the "rule of thumb." They prefer to maintain the

## A UNIVERSITY TRAINING

old maxim, "The thing that has been is the thing that shall be." What timber merchant realizes or would admit that the productiveness or otherwise of his forests may be profoundly affected by the knowledge of fungi possessed by some learned professor in South Kensington, of whose very name he has probably never heard? Yet by availing himself of that knowledge he may make all the difference between a large profit and a large loss on one year's trading.

The education of Universities in relation to commercial life should first and foremost be directed towards the production of scientifically trained experts, who will by their knowledge add to both the enterprise and the economy of British commerce. Foremost amongst

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these experts should be students versed in every phase of commercial activity—the product of a commercial curriculum covering the widest possible field of commercial knowledge. It may be said truthfully that some of our Universities to-day succeed in producing excellently trained chemists, engineers and economists, whose knowledge is available to those business firms who will make use of them. I am ready to acknowledge that the fault has in the past lain with the business community for neglecting to avail themselves of the services of the University-trained expert. Nevertheless a better trained personnel in business, such as would be produced by sound general training at a University, would be the more likely to see the essential neces-

## A UNIVERSITY TRAINING

sity of business enterprise in this respect. The fact that the Universities have done much in the past to provide the highest type of scientific training in every occupation except that of modern commerce and industry, is no excuse for not providing the commercial training which would bring home to all who availed themselves of it the necessity for the application of science to industry. It is difficult to lay down a definite plan of commercial education for centres such as Oxford and Cambridge, but models worthy in the highest sense of imitation are to hand not only in foreign countries, but, as I pointed out, in those provincial Universities which have given consideration to the matter.

I have already taken the curriculum in

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commercial subjects in the Manchester University as representative of the best type of Higher Commercial Education of this country. Closer examination of it will indicate quite clearly enough the kind of training which will develop those new leaders of business who are so essential to our commercial welfare. Let us take the subjects one by one. The Principles of Political Economy are exhaustively dealt with through a three years' course, and here it may be mentioned that at Oxford and Cambridge the finest machinery in England already exists for the teaching of economic subjects. A sure knowledge of the theories governing the distribution of wealth, and of the processes of economy and finance would be instrumental in helping the trader to

## A UNIVERSITY TRAINING

avoid those errors of business administration, which are now due entirely to ignorance of economic laws. The organization of industry and commerce, including such subjects as the organization of markets, and internal transportation; the problems of labour and capital, the study of markets and market phenomena; the character of great industries in different countries; the principles of exchange and problems of distribution are all subjects which would lead the student to a new realization of the conditions governing his profession. A knowledge of currency and banking though it may have a special professional application would be undoubtedly useful in the career of every business man. The study

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of modern history and geography, in relation to national expansion, can only serve to widen the point of view of the future man of commerce, by bringing him into touch with the world-wide ambition and enterprise which have built up our commercial reputation. Again, armed with a knowledge of commercial law he will be safeguarded against those errors of ignorance which have in the past cost the practical man of business so dearly. It is scarcely necessary here to emphasize again the great importance of adequate knowledge of at least one foreign language, or the necessity of choosing that language with relation to the special field of activity which the student may have in view.

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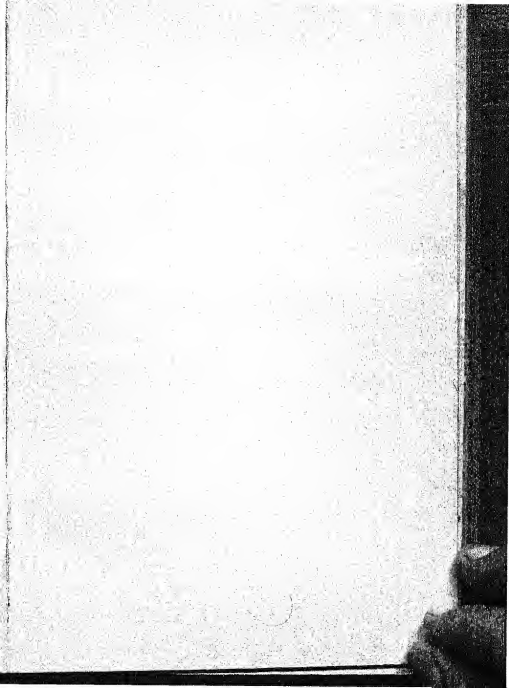
As already said, education alone will not make a business man. But the training above outlined and designed to fit a young man, already possessed of business energy and character, for his start on a business career, can surely be suggested with confidence, as an honourable course for a University student, and as no mean alternative to the training for careers which he has not the least intention of following.

And yet we are told that such a course would be only adopted at the cost of that reputation for culture upon which our older Universities set such store! For some obscure reason the institution of any such course of learning would be destructive to the precious attributes of those Universities, and would be essen-



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tially more degrading to them than the courses of mechanical and applied science which they have for some time adopted. It is in the belief that such a point of view is principally fostered by men out of touch with the realities of University life than by the professors and teachers actually engaged in University work that I venture to predict an early awakening of our ancient educational centres to their responsibilities.



## EMPLOYERS AND EM- PLOYED

*Showing the need for a better  
understanding between these great  
business forces.*

ENTHUSIASM for their leaders on the part of the rank and file in every phase of life is seldom granted except to those who by virtue of their own skill, knowledge and capacity are really masters of their work and position. Such leaders gain the admiration of their followers, who accept readily one of the oldest standards of leadership—namely, that of superior ability. Unfortunately there are too few who lead by virtue of capacity—many of those who inherit the positions of their forefathers have not been trained to the places they occupy, but in some measure trained to an aloofness from them. Their control is resented because it betrays their ignorance. I must especially except the statesmanlike attitude of many leaders of business who, though not trained in

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them, have deputed their powers to wisely selected subordinates, and content themselves by retaining control of matters of broad principle and policy. They inspire both affection and loyalty.

This is one though not the only cause of discontent. It is proved by constantly recurring evidence that among the greatest obstacles to proper expansion in any business is the lack of sympathy and understanding between master and man. This has been at the bottom of most of the labour troubles of recent years and without attempting to solve any of the eternal problems of modern industry I think it is safe to say that an intelligent understanding could be secured by a wise co-operation of interests and that the

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success of that co-operation would be productive of the highest form of commercial expansion. This is undoubtedly the chief of the difficulties to be overcome by the successful young business man of to-day, a difficulty which cannot be described as insuperable and which can best be met by a complete knowledge of the conditions governing labour at the present time, added to some knowledge of the life of the worker. The sense of fairness and justice which is the result of the training and environment of a public school or University are qualities soon recognized by the rank and file and are valued assets in leadership.

In the atmosphere of rancour which accompanies all labour dissensions ac-

## EMPLOYERS AND EMPLOYED

cusations have been attached, more or less justly, to both sides. Employers have been accused of self-interest, of slave-driving, of regarding their workers as automata to be driven till worn out, and the employees have met with severe criticism on the ground that they exact demands disproportionate to their just due and exact them without consideration for the lasting interests of the business and of the capitalists directing it for their mutual well-being. Certain it is, however, that the mass of employers could do a great deal more without sacrificing their financial interest to create a kindly feeling between themselves and the staff which works for them. In their attitude towards their workers they could often

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avoid a concession of demands positively detrimental to the success of their business if they were to exercise the elementary principles of tact and sympathy.

I have referred elsewhere to the success which must always accompany the judicious trust in the character and ability of subordinates and the failure which must necessarily attend a withdrawal of such confidence. The business man who is afraid to depute authority can never begin to advance along that prosperous road of expansion which leads from the shop of the petty tradesman to the widely departmentalized activities of the great trader. He must be prepared to risk his judgment and repose confidence in his staff until



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that confidence is in danger of being abused, for it is safe to say that the further each man is made to feel his responsibilities the better will he discharge them. Economy in workmanship is best attained by bringing subordinates as soon as possible into touch with responsible work, making them feel that some essential portion of the employer's activities lies under their direction. The wise employer will bring home through the official whose business it is to look after them the responsibility which attaches to every office-boy to see that letters are carried quickly to their correct destination, or that addresses are entered legibly into the stamp book. I am convinced that if the smallest and the humblest boy worker in a big busi-

## EMPLOYERS AND EMPLOYED

ness firm were made to feel that he was doing work essential to the success of that firm, an attitude of mind would be encouraged which would have its effect on the boy's career and would also have a very useful if small effect on the successful working of the business. There is a sound maxim which well applies to business: "Whatsoever thy hand findeth to do, do it with all thy might." The aim of every manager in any business should be a wise graduation of deputed authority. It is more important that he as leader should discover his men's energies and capacities than that mistakes should only be avoided by his personal direction of minute detail. To replace an inefficient servant by an efficient one is some-

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times worth many weeks' personal  
work.

To anyone conversant with the inside working of a large business firm such a matter as promotion is constantly giving rise to difficulties which often result in internal dissatisfaction. Promotion should always come from within the firm itself. New blood, useful as it is, should only be introduced when expansion makes it absolutely necessary or when internal resources completely fail. If employees could be made to feel that the chances of promotion were not prejudiced by the unwise introduction of new material a better feeling between master and man would inevitably result.

There has been a tendency on the

## EMPLOYERS AND EMPLOYED

part of many firms which have paid wise and generous consideration to the interests of their workers to institute friendly societies, pension funds, clubs of all kinds dispensing benefits of all kinds, and many other more or less indirect contributions to the employee's happiness. This method, however, should never form a justification for the payment of a lower wage than generally obtains for a particular class of worker.

The worker who can feel that his employer regards him with human consideration will be far readier to expend the best of his energies in the interests of the firm than if he be made to feel, as in this modern world of business many are, that he is a mere automaton for the effecting of certain

## EMPLOYERS AND EMPLOYED

specified tasks. Accessibility to all members of the staff equally is the first principle of successful managership. The leader who can make his men feel that if they have anything to bring to him in the way of new ideas they will be always welcomed and listened to may find unsuspected depths of capacity which would otherwise have remained hidden. There is no doubt that too many business men of the present time, harassed by the successive cares and problems of managership, are inclined to eliminate completely the personal touch between themselves and their staff. This elevation of themselves to the pedestal of inaccessibility cannot fail to be productive of disloyalty and evasion. A five per cent

## EMPLOYERS AND EMPLOYED

improvement in the productiveness and capacity of every member of a staff may mean the difference between success and failure.

I have spoken of the employer in the first instance, but a grave duty lies with the employee to do his share in creating sympathy between the two sides of the business—a duty which is being often shirked to the great disadvantage of our commercial success. Nowhere in the world could there be found a more self-sacrificing and devoted body of employees than exist in the British world of business to-day, but that very fact brings out in glaring contrast the many instances of obtuseness, selfishness, narrow-mindedness, and laziness which mark the lower ranks of business life.

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Due, I think, largely to the ignorance which is the result of incomplete or unsympathetic training, a totally wrong attitude is often noticeable among young business workers towards their work and those in control of their firms. There is too frequently an attitude of hereditary antagonism fostered by conservatism on the one side and socialism on the other. That attitude expresses itself sometimes in a lack of interest, a consideration in the first place always of self, and a subordination of the wider call of duty and ambition to the immediate satisfaction of the demand for pleasure. And in many cases it is only the attitude which is at fault and which is debarring many young men and women from making good use of their capacity

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and from improving to their own ends business talents which are undoubtedly theirs. It is astounding when one considers the absorbing interest of the business career how many young men and women engaged in the lower ranks of business regard their work as a disagreeable necessity and an unpleasant method of employing their day which has to them only one aim and end, the receipt of a wage on Saturday morning. Unwilling, grudging service is always hard work. Surely this attitude has some kinship to the point of view of the Public School boy who has been brought up to regard hard work as bad form and is, in other words, merely the reflection of an utterly stupid pose. In the case of the



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Public School boy, however, there is, perhaps, some excuse for this point of view, for I have very grave doubts if much of his work is worth his while to undertake. This can scarcely be said of work which, if entered into in the proper spirit, can only be regarded as an apprenticeship to a career which, since it is productive in the highest sense, must be full of interest and of the genuine pleasures of attainment. I would advise all young business men to attempt to rid themselves of this devitalizing pose, and take as the foundation of their work an attitude based on a combination of personal ambition for success with a strong sense of loyalty and duty to their employers.

One last word to employees. Do your

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work cheerfully, with a smile. A smile is a commercial asset and a lubricant in the wheels of business.

To those who feel that business is not a calling for the man with great humanitarian ideals I should like to bring home the fact that employers of labour have every opportunity in their relations with employees of developing and demonstrating the finest principles of humanity and human brotherhood.

TO COMMERCIAL  
ASPIRANTS

*Showing the young man methods  
which he would do well to apply.*

WHAT kind of business holds out the greatest opportunities for success is a question naturally asked by the aspirant to a business life, but impossible to answer without reference to particular qualities he may possess or connexions he may have already formed. Manufacturing and distribution are, broadly, the same problems in every business. I should say first, however, in answer to such a question: Avoid selecting the so-called respectable and black-coated businesses simply because they are such and choose an undertaking which deals with the needs and requirements of the vast mass of the public. It is my belief that banks and insurance companies absorb much more latent talent than they ever develop and that they

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contain an undue proportion of capacity in proportion to their opportunities for making use of it. The greatest commercial prizes fall to those who off their own bat and as the result of their energy and capacity develop, add to and create trade. It should be the aim of every ambitious boy to find the biggest possible outlet for his own particular capacity.

Usually in business a man has certain views of the total of his worth to his employer as the result of his own efforts, and if his views are correct he secures that sum. Recognition comes very quickly to those who can aid in making money for those who employ them. They are constantly before the man with the power of promotion in his hands,

## TO COMMERCIAL ASPIRANTS

who at the first sight of exceptional ability should see that every capacity gets some opportunity of demonstrating itself. It is the man who is prepared to work rather harder than his fellows, the man capable of introducing a new idea, who as a rule will not fail to get that recognition which will raise him from the rank and file. Unrestricted by the slow march of opportunity which characterizes the learned profession, the business man finds early opportunity of adjusting himself to that exact phase of work which is most likely to suit him. A barrister may go through a long period of training necessary to his profession only to find himself after all quite unsuited to its demands, yet once that he is settled in the routine of the pro-

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profession any change will imply a complete severance. In business the wider variety of work calls for a far greater variety in character and capacity, and the business man in embryo, still loyal to his choice of a career, may make several changes and try several kinds of business before he "finds himself." When he does there will be no doubt about it. Enthusiasm for business is a great necessity to success, and his enthusiasm will be quite sufficiently obvious both to the aspirant and to those who watch his career.

I should like to say here to young men: When you enter the business world, leave behind you any superiority you may fancy you possess. You have none and you should postpone its as-

## TO COMMERCIAL ASPIRANTS

sumption till you win it, and having won it, if you are the right man, you will assume it the less.

With the business world staffed as it is on the lower rungs by boys without a Public School or similar training, those who have enjoyed one, and presumably therefore have come from more favoured surroundings, should when they enter commercial life spend more time in turning to account the start they have had than pondering on the antecedents of their colleagues. And their fond parents must remember, too, that there is no superiority in business except that of proven worth. And, fond parents, your boy, if he is the right boy, will be improved by as-



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sociation with his less fortunate brothers.

Again, every one engaged in business must believe in that business if he is to be a success. Hard-and-fast rules of business success are easy enough to dictate, but I know none more effectual than that which advises all young workers to do a little more than they are paid to do, and give a little more than they bargain to give. If it could be impressed upon them that it is necessary and to their own interest to seize every opportunity of showing initiative and resource in educating themselves, both through the business and through institutions outside the business, we should hear less of the drudgery of office life. Business is *not* a drudgery,

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and it is only that narrow-minded denial of sacrifice to the interests of the business career which makes it considered so. Copybook phrases have little effect in spurring on indolent workers, but I am convinced that in remedies so simple that they seem almost platitudinous we shall find the solution of many of the business problems of to-day. The man who watches the clock and eagerly awaits its signal to pass through the swing-doors of the office will seldom occupy the managerial chair. Parents and guardians have as a rule not taken sufficient care to impress upon their young charges when they make their first plunge into their life-work as to the importance of the first impression which they create in applying for a

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position. When the average candidate presents himself for employment he is a very poor advocate of his own capacity, and one of the greatest problems which the business man, vitally concerned in the efficiency of his personnel, has to face is making a selection from the many who offer themselves for a position. I have known a hundred instances of young people with considerable attainments who have prejudiced their case at the outset by minor defects, thus losing initial opportunities of the greatest value. The candidate for a position should learn the golden rule of showing that he is offering his services for the advantage of the business man, and not because the position would suit the young man himself admirably for pri-

## TO COMMERCIAL ASPIRANTS

vate reasons. Personal affairs can well be kept in the background at a moment such as this. It is unnecessary, however it may concern the applicant in question, to explain how important the salary is to him on account of those dependent on him, or to stipulate for details on a question such as holidays or promotion. Matters such as to what train you can catch in the evening, or whether you should move your house from Tooting to Vauxhall are probably uninteresting to the business man with whom you are dealing. If every man, before applying for a position, would firmly convince himself that he could do valuable work for the firm to which he is applying, and go filled with that conviction and that desire, I think he would be far more likely

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to succeed in his object. In manner, the candidate should always adopt a reserve rather than any attempt at familiarity.

The very simple and elementary question of writing is of great importance in negotiations for a position. It should be remembered that the distracted employer has before him two or three hundred separate communications. At first he may conscientiously endeavour to read each one, then he eliminates all those with bad writing without consideration, and then probably all those inscribed on poor stationery. Though this last may not be an accurate method of discrimination, it is at least a method which should be recognized, and to which it should be very easy for an applicant for a position to adapt himself. Again, every man be-

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fore he applies for a position should endeavour to acquire some knowledge of the operations of the firm or man to whom he is making application. This will at once suggest that he possesses enterprise and intelligence, and it will enable him the more readily to answer questions and to be prepared for the kind of question which may be addressed to him. Many really capable young men and women do not carry their goods in their shop window, and although manner in the presentation of the case may be subsidiary to the real sterling qualities that lie behind, it is the outward evidence by which a man is first to be judged, and which every man anxious to succeed in business should carefully consider.

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Amongst other characteristics which it is necessary to cultivate, allusion must perforce be made to such elementary matters as cleanliness and tidiness. Personal untidiness and uncleanness are great drawbacks in securing a position and to preliminary progress in any walk of life, and although I do not wish to talk too much of a money standard such drawbacks really have their effect on the weekly wage. Manners are part, perhaps, of personality, but they are largely also part of training.

Our young man having now presented himself for employment and secured it, let me impress upon him first of all the necessity of punctuality. It is dull and commonplace to give this advice, but it is as necessary to do so now as ever. Punctuality is a magnificent

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asset to cultivate, and is just as important when the man is in the manager's chair as when the youth gets up early to open the office door.

There can hardly be any walk in life in which rapidity of promotion is so marked as in the business career. There may be instances in which a man has to wait many years before he has a chance of showing his worth, but that opportunity must come to every right man some day, and it will often be of his own making.

A determination to take every opportunity of doing more work, of accepting greater responsibilities, of subordinating all ordinary private interests to your career will with capacity make success as nearly certain as anything in an uncertain world.



## HELP FROM THE GOVERNMENT

*Showing how Government support  
as well as improved individual  
effort should be applied to business.*

EVERY now and then, when some official blunder focuses attention on an erring Minister and his Department or when one of our rivals in the world arena wins a conspicuous victory of peace or war, this imperturbable country rushes anxiously to put its house in order. Unhappily, the clamour is often mistaken for the reform, and those who demanded most fiercely are assuaged by the promise of Parliamentary attention, or the cumbrous consideration of a Royal Commission. The critics retire to forgive and to forget and do not wait to see the change effected.

Eleven years ago when the Atlantic Combine was causing a wild flutter in the dovecotes of Fleet Street and Whitehall, it was asked whether the Government was paying sufficient attention to

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the interests of our Imperial commerce. Events may have proved that this was not a cause for anything but congratulation, but it might have proved a dangerous precedent. To-day I ask, "Have we since that time paid due attention to the needs of our Imperial trade? Is our organization any more efficient? Is there any less necessity for a revision of our Governmental methods in dealing with the interests of trade? "

Let me state the case again in its bare essentials. The battle of business is the real battle of nations, and it is upon its victories in the competition of commerce that this Empire must principally rely for its supremacy. Can we therefore any longer afford to leave the interests of our commerce to the haphazard mercies of

## HELP FROM THE GOVERNMENT

an already overworked Board of Trade and a consular system labouring under obsolete methods, lack of initiative, and grandmotherly tradition?

A moment's reflection will surely show the folly of our ways. The average British merchant is missing to-day many opportunities for the expansion of his business abroad, not necessarily from lack of enterprise but more often from ignorance of what those opportunities are. It may be answered that he could easily obtain all the information he required by application to the Board of Trade or to the British consulate in the country which he was anxious to exploit. The trouble is that many business men are not anxious to exploit any country at all. They are

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content to cut the prices of their rivals at home, or to obtain a premier local position by turning out a cheaper and better article than their neighbours. As for the fact that they have only to ask in order to receive all the information they require, that surely is not quite the principle upon which a modern commercial country is likely to succeed! Does the Government of the United States wait until the merchant applies to it for information for foreign opportunities? Is this the basis from which the growing Canadian trade is springing up?

What is wanted is that the Government should approach the merchant, should place the facts before him, should make the appeal an individual

## HELP FROM THE GOVERNMENT

appeal, based on the requirements of an individual trade, should say, in effect, "Here is this particular town in China groaning to be supplied with the particular door-handles which you produce. Why continue to compete with 'Jones, Brown and Robinson' for supremacy in door-handles in this country when there is room for one of you in China and the other in South America?" Every business firm in the country can do more to develop its foreign trade. The principal function of the department governing trade should be to bring home to the trader clearly and definitely the opportunities which are his for the grasping.

Let us consider for a moment the nature of existing machinery. The Board

HELP FROM THE GOVERNMENT of Trade, as far as its constitution is concerned, dates back to an Order in Council issued in 1786, which provided for a permanent Committee of the Privy Council to consider matters of trade. The Archbishop of Canterbury, by the by, is still a member of the Board. Gradually it has accumulated an immense variety of duties, and, besides an interest in trade statistics and other commercial information, it has control over railways, tramways, the mercantile marine, safety on tideways, pilotage signals, rule of the road at sea, registration, measurement and survey of ships, examination of masters and mates, health and discipline of seamen, trade marks, patents and inventions, bankruptcies, oyster fisheries,

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art unions, industrial exhibitions, joint stock companies, explosions, insurance, the supply of gas, water and electricity, and the accounts of Trinity House. From this it will be obvious that, though the Board of Trade is doing much noble and necessary work, it is scarcely in the position to take up the task of active stimulation of British trade abroad. If that work is to be done brilliantly, or even successfully, it must be in the hands of a highly experienced Minister, controlling a highly adept staff, in touch with the commercial needs and methods of every country in the world, who will not wait for hypothetical inquiries, but will carry information, by every possible means, to the manufacturers and producers of the United Kingdom.



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The prestige of British commerce is surely too valuable an asset to risk for the want of a little enterprise and a little organization. That prestige depends largely on supplying the foreign consumer with the article he requires, in the form he requires it, packed in the way he wishes it packed, and having the qualities of workmanship that he expects of it. Simple regulations these, it may be said, and requiring only a little knowledge and a little good faith. Well, it is for the exact purpose of supplying that knowledge and emphasizing the importance of that good faith that I see the necessity for further organization of our present Governmental treatment of our commerce. It is the clear duty of the Board of Trade

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or any organized body which may supersede it to teach the merchant the essential particulars which govern trade in all wares with all countries. It should play a considerable part in maintaining the highest standards of British workmanship. It should carry out its duties in a propagandist spirit and, besides stimulating trade between the component countries of the Empire, it should stimulate trade between those Dominions and foreign lands, so that the flag of British commerce may be carried to the furthestmost countries of the world.

It may be asked, Where will be found the missionary of commerce sufficiently able, alert, and far-seeing to undertake the direction of such a task? This should not be altogether impossible, and it

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may be said that an Empire builder of the calibre of Cecil Rhodes would have been the ideal repository for the responsibilities of our commercial supremacy. The minister in charge of trade affairs should be a man of profound commercial knowledge and extensive experience of actual trade conditions. He should be the advertising manager of Great Britain and Ireland and of the Empire beyond the seas. He must, moreover, be a missionary, a pioneer, and an adviser, since what is needed to maintain the supremacy of British trade is that same pioneering genius which laid its foundations centuries ago.

A hundred instances could be quoted to prove that, throughout the past, our trade has suffered from Government

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inaction or unintelligent administration. Our antiquated system of weights and measures is in itself a sufficient example of administrative dilatoriness hampering efficiency. Our Anglo-Saxon relatives, on the other side of the Atlantic, suffer from the same indisposition to conform to the custom of the rest of the civilized world, and to place their system on a metric basis.

Over a hundred years ago France adopted the metric system, and since that time nearly forty nations have followed suit, recognizing the economy and efficacy of the plan. Britain and some of its Dominions, the United States and Russia are the only countries of first-rate importance which have neglected to do so—and in the case of the

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two last named the metric system is partially introduced. In 1895 a Committee of the House of Commons recommended the compulsory adoption of the metric system in this country to come into force within two years. Comment is surely unnecessary, except to emphasize the hideous waste of time and energy in our schools, in memorizing the tables of an erratic and antiquated notation—and to point out clearly the direct advantage to our interests in commercial competition which a change in this matter would produce, and the quite futile and unnecessary handicap which the present system imposes on the British trader.

The United States and Germany have much to teach us in the matter of

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consular activity. There is every reason to believe that our consular system has improved very rapidly within the past decade. Formerly our consuls were not innocent of the charge of misapprehending the nature of their functions, or of confining themselves too extensively to diplomatic activities, to the neglect of their commercial duties. Such a misapprehension certainly does not exist in the consular service of our rivals, and an efficient home administration takes good care that the result of their observations reaches the trader concerned. If trade is lost through bad packing or through inability to furnish proper specifications, those apparent causes are conveyed to the inefficient trader, who thus has every opportunity of mending his ways.

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I am convinced that no consular system can do its best to foster trade expansion without the support of a live Home Department, carrying out its work in the missionary spirit I have indicated.

Advertisement is wanted—more and still more advertisement. Modern conditions demand effective publicity, in every sphere of life. Modern countries have realized the necessity of extensive and spectacular advertising schemes to attract people to their lands and trade to their gates. We, in this “old country” of ours, are too prone to imagine that our position is secured, have locked up our trumpet—and forgotten how to blow it. But success must also, at least partially, depend in the matter of trade expansion

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not only on our telling the world of the quality of our wares but in making an appeal to sluggish members of the business community with undeveloped opportunities to realize their chances and responsibilities.

The only effective organization for the gauging of trade opportunities is at present in Government hands. The consular system must be supported by a business administration bringing home to the trading world the results and opportunities discovered by its observations and inquiries.



## SOME CONSIDERATIONS ON BUSINESS AND ITS USES

*Showing that business-training  
could be absorbed with advantage.  
With no possible disadvantage to  
those whose sphere of activity may  
be far removed from it.*

THE romance of business has been insufficiently sung. That is perhaps because singers are seldom business men themselves, nor have they as a whole a very sympathetic understanding of the nature of business. In a country in which habits, customs, and principles of action survive long after the reason for their existence has passed away, popular imagination will always cast the glamour of romance over the remote, or the imperfectly known, and leave untouched the thrills and wonders of the world around them.

It is true that an American influence has been of late noticeable in our fiction, and novelists have created a romantic business man, whose fur-lined overcoat and square jaw have been added to their

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stock-in-trade. But even here there is  
noticeable a tendency to find the ro-  
mance of business in the spectacular  
operations of exceptional people, where-  
as the romance of business is a free gift  
to all who take it up as their lifework and  
enter into it in the right spirit.

For business is achievement, often  
adventurous achievement implying grave  
risks, but always necessitating a struggle  
against circumstances. And achievement,  
in the face of difficulties, is as clearly as  
possible romance. How does a business  
career, in which success is attained by  
opening up new fields, impressing an  
individual personality on a world unwil-  
ling to receive it, building up, little by  
little, influence, prestige, reputation—  
differ in the essentials of achievement

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from the career of the soldier, the explorer, the pioneer, the statesman? Adventure is not exclusively to be found in the jaws of death, in less peaceful climes: it is to be found, as much of it as is desirable, the moment you enter a house of business.

But the desire, restless and alert, to succeed in the face of everything must be present in the mind of the adventurer. He must not be content with the first small victory over his ledger or his stamp-book, but must be ready always to attack new problems, however hopeless of solution they may at first sight seem. The more hopeless, the better worth attacking; the more complicated, the more absorbed will he find himself in the pursuit of victory. Considerable

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achievement needs considerable sacrifices, and no young candidate for business honours, who does not realize the great amount of devotion which his career will demand of him, can ever hope for success.

I have seen young men—what business man has not?—shifting in their seats, eyeing the slow-moving clock till the moment of their release from what they call the drudgery of business. Wherever such a complaint of drudgery occurs, or young business men are found so evading the responsibilities of their career, there are several very transparent causes. Either they are doing work beneath the level of their training or intelligence, which is the fault of their employer and their employment, or

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they are approaching their work in an utterly wrong spirit, which is usually the fault of that training.

The first duty of the citizen is to provide the necessities of life for himself, and in the majority of cases for his wife and offspring. According to the extent of his advantages, inherited or acquired, so will he be able to increase those necessities into luxuries and give his children a better send-off into the world than he had himself. This duty of finding the wherewithal to live, "making a living," is, after all, the driving force which impels most of us into active work. Now the young man who watches the clock and regards his work as a drudgery is in the exact position of the drowning man who says to himself, "It is a

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drudgery to swim, I shall drown." Granted that this simple simile is so far imperfect that the young man may have indulgent parents to save him, even so no amount of wealth and no amount of indulgence can ever supply the joy of true achievement in the face of struggle.

Business is a sphere of adventure, but it is adventure well regulated and diverted into specified channels. The wise explorer is no haphazard hunter, and the wise business man is one who guards always against sporadic or irrelevant effort, and takes good care to arm himself with every available weapon of knowledge and experience. The higher positions, the positions of direction in business, demand a highly trained mind, capable of grasping essentials, of sifting

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evidence, of quick and accurate decision, and of prompt action. Such a mind has no basis in irresponsibility, but implies years of thoughtful discipline.

It is these very faculties, cultivated by business men, which are responsible for that favourable connotation popularly given to the term "businesslike." To be businesslike is to be prompt, to avoid superfluous detail, to present facts without trimmings, to arrange them in their correct order. In business the capacity to do these things amounts to a first essential. Much can be done to train young people to a correct realization of their importance, though experience alone can make them become a habit of mind.

Thus we have heard lately many pleas



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for a "business government" and a condemnation of many administrative and executive organizations for their "unbusinesslike methods." Passing over the implied compliment to the business community, it is necessary here to point out that a general adoption of business training in our higher secondary system might do much to lessen misguided effort in other walks of life.

Take, for instance, the heir to great estates. His business responsibilities are considerable, and he is usually constrained to perform them vicariously. He is, as head of an organization employing labour, a business man. He employs business men, he invests his money in business concerns. Who can say that if business had formed part of his

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University training he would not be the better able to cope with these problems?

A clergyman is destined to rule over his community—sometimes a very large one—and in the course of his daily work meets many business problems with which he is often little fitted to cope. Had he been trained even in the rudiments of a business curriculum he could more effectually discharge his duties. Higher organization in parish work would do much to increase the effectiveness of his control and to gain for him as master of his position the respect and allegiance of his parishioners.

Many great landowners and professional men become members of councils and local boards. Here, again, a knowledge

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of organization and of the broad principles of commerce, of publicity and commercial law, would be of great advantage. Unpaid workers in important positions, such as our non-stipendiary magistrates and all leaders in useful, charitable and public endeavour, would increase their efficiency if they were trained in the scientific principles of organization. The administration of many of our charitable bodies and our hospitals is at the present time wasteful and extravagant, a fact due to the business ignorance of their directorates, who, with the best intentions, are untrained to a perception of business methods. It is unfortunately only too obvious in the appeals which are issued by many such institutions that their leaders have not even mastered

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the art of stating facts clearly. Thus in their appeal for personal or financial support they are starting at a disadvantage which no business man would dare to face.

In every walk of life the same necessity is obvious. The committee of a local cricket club—in fact, the prime movers in any work entailing organization—on however humble a scale, will most probably fail or succeed according to their business capacities.

I should instance commercial law, scientific organization, publicity, and commercial geography as being invaluable weapons in the armoury of any public man. A training in publicity would assist him to advance only reasonable and logical arguments, would teach

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him to compress his ideas and advance them in palatable and convincing form.

The study of publicity would include consideration of the motives which actuate people. It would teach its student to consider points of view and the motives of all classes of the community and assist him in a general study of mankind. Problems of contract and tender would become simple to the man with a thorough commercial education. Such problems are constantly arising in all forms of local government and administration. By the fact of his knowledge of trade, the humble tradesman is frequently a more effective member of these governing communities than the Lord of the Manor.

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Business and business knowledge can be applied to almost every walk in life, and though all are not destined to buy and sell or manufacture and trade, so much of life, however lived, is fashioned and adjusted to business that the business of living would be simplified to those who master its principles.

THE BUSINESS MAN OF  
THE FUTURE

*Showing an Imperial aspect of  
the problems of business.*

IF that phrase with which I head this savours, in some degree, of the Utopian and remote, let me explain that by the business man of the future I mean those members of the younger generation who have chosen the business career. To them and those who train them this book is largely addressed, and it is with a view to pointing out evils easily avoidable that much that has preceded this has been written in terms of arraignment. I am aware that in this country to-day we have many business men and business houses whose success has been based on a realization of the highest principles of intelligent expansion, who have built up for themselves and for their country traditions of enterprise, energy and workmanship which are the



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envy of the world. They compare more than favourably with the best traditions of foreign commerce. But those men and their firms are in an alarming minority when judged beside the whole bulk of British trade to-day. The business man of the future, the young man of the present, must take those comparatively few wise traders and great houses of business as examples, and learn to avoid the faults, self-satisfaction and lack of enterprise which cramp the activities of petty tradesmen and small merchants.

In effect the situation is this—and at the risk of reiteration I insist upon it again. Judged by present conditions, the population of Great Britain is unlikely to increase further. A falling birth-

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rate and a flow of constant emigration make it practically certain that it will decrease. Prosperity—the prosperity, be it marked, of every one of us—must depend on trade expansion. It follows that if the number of mouths to feed and other human needs to be satisfied in this country does not increase, but either remains stationary or declines, merchants will have to look abroad for more business. Their prosperity—if they limit themselves to home trade—can only depend on the decline of the prosperity of their rivals. Therefore their success is of little material advantage to the nation, and cannot be regarded as any indication of our commercial strength.

On the contrary, such a policy means

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a definite loss to our national prosperity, for the decline of the unsuccessful tradesman is of more account than the individual success of the more fortunate. It would have been better for the happiness of the competing parties and those dependent on them if they had remained on equal planes of mediocrity. Great inequalities of wealth are a mark of our present national condition, and a direct cause of the unrest which is so painful and so conspicuous a feature of our business world to-day. Every trader who rejects the small beer of internal commercial struggle is helping to lessen those inequalities. He is, by bringing into the British workshop the custom of distant markets, appreciably increasing the prosperity of British people,

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and is doing it to the advantage, and not to the detriment, of the nation as a whole.

This is the first fact which the business man of the future must embrace as a principle, and keep always clearly in front of him. Expand in every possible sphere, be inspired with that fine pioneering instinct which inspired the forefathers of British commerce and still upholds our reputation as a great sea-faring and exploring nation.

I have already referred to the advantages which we, as a nation, exclusively possess—the advantages of tradition already built up, of markets already secured, of trade relations already established, and, above all, of that

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potential sympathy of treatment which the British trader should find, and does find, in our great overseas dominions. Here alone in these vast areas of consumption we have a market capable of exploitation to an almost illimitable extent. And yet can it be said that the British manufacturer and merchant are making their full use of their opportunities in this respect? If so, how is it that Canada, despite preferential tariffs, is turning more and more to its great neighbour for supplies, which she might secure as well, if not better, from the Mother Country?

It would seem almost as if that very superiority of advantage had atrophied the mental activities of its possessors, as if that Nemesis of nature which

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decrees that no achievement and no growth can take place without struggle had fallen upon this land. Endowed with opportunities, which no foreign competitor possesses, we are allowing those competitors to threaten us in that supremacy which has been built up during centuries of achievement. Success has blunted our perceptions of the means whereby it can alone be retained. The business man of the future has his task very ready to hand.

The business man of the present has his responsibilities clearly defined, and one of these is to see that the young men who are eventually to take charge, and to become in their turn leaders, are made aware of their opportunities. In opening

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up foreign branches of their business it would be a wise investment of their resources of capital to train the rising members of the firm to command those branches and bring them closely into touch with local markets and their requirements on the spot. A part of the education of the modern business man, and particularly of him who is born to a great industrial inheritance, should be a modern grand tour embracing all the consuming nations. He should learn the nature of markets and the habits and requirements of customers in their own native land. Far more business is lost to Great Britain to-day through ignorance of individual requirements than from any other cause. A sensitive appreciation of the special needs, even

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to the minutest detail of packing, of every foreign market should be closely observed and closely adhered to by the exporter. Our consular system and our administrative machinery are as yet insufficient to ensure that small details such as these are brought home, in their vital importance, to the British trader. Therefore, he must realize that it is impossible to gauge the real nature of foreign demands from a London or provincial office. He must send his own representative to report for him or go himself to the market in question and note every detail of trade requirements on the spot. The proper development of his staff is a subject which must concern very deeply the business man of the future, and one of the chief parts of



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that training must be the encouragement of initiative directed always towards expansion. Every opportunity the business leader can give his men to learn, by personal experience, the processes of commerce in their actual working, and to come into contact with trade problems in their origin, will tend to make them more efficient members of the firm.

This book is not intended as a guide to success, and it is not my purpose here to offer a panacea to business failures. There, at least, the faults are usually obvious, and it lies with the individual to correct them. But the broad problems of efficient managership are worthy of very serious attention, possessing as they do a grave national importance.

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The necessity for better leadership in business has been insufficiently discerned, and it is as the future leader of commerce or industry that the young man of to-day assumes a special importance in any consideration of our trade supremacy. It becomes obvious that leadership (there is nearly always capital to follow good leadership) is the most important factor in business success, when it is realized that half the trade of this country is in the hands of a few thousands of business houses, and the other half in the hands of something like a million of petty traders. The problem, therefore, that we have to face is the education of more business leaders—the grafting on to the commercial community of more of the best of the

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race, many of whom are now wasted by unpractical training.

Managership in business becomes efficient through the exercise of certain quite definite qualities—qualities which can be produced, and should be produced, by efficient training. That rapid grasp of detail, that quick realization of essentials—economy of time and energy, departmentalization of mind and activities which go to the production of successful leaders, are all faculties grounded on a basis of personal or vicarious experience. The early assumption of responsibilities and the mental training of a well-conceived educative system should do much to foster them.

That broad-minded courage which enables a man wisely to deputize his

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activities, that instinct for self economy which teaches him to parcel out those activities to the best advantage, that spirit of adventure which impels him always to new fields of conquest, are qualities born in him, but which will be a thousand times more effective if nurtured by wise training.

For the good of the country the business man of the future should be a true Imperialist. We want more courageous leaders, determined to see that Britain shall never take second place, determined that during their generation and the generations they influence her proud pre-eminence shall be preserved and maintained. We want more people in the game of business whose ideals are not solely concentrated on the acquisition



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of wealth. The leader of business has it in his power to be a great patriot to represent the highest form of patriotism by devoting himself to commerce for the full benefit of the British worker.

I hope the business men of the future, our leaders in commerce, will realize that co-operation with the industrial classes, a wise sympathy and understanding with the worker, added to their resources of capital and trained leadership, are the combination which will win for us prosperity and add enormously to the possibility of lasting national and industrial peace.